

NATION'S BUSINESS

August



1925

The Price of a Porterhouse

By F. S. TISDALE

We'll All Fly—But When and How?

By RAYMOND C. WILLOUGHBY

It's a Family Argument in Wisconsin

By HENRY SCHOTT

The Business Man and a Next War

By DWIGHT F. DAVIS, Acting Secretary of War

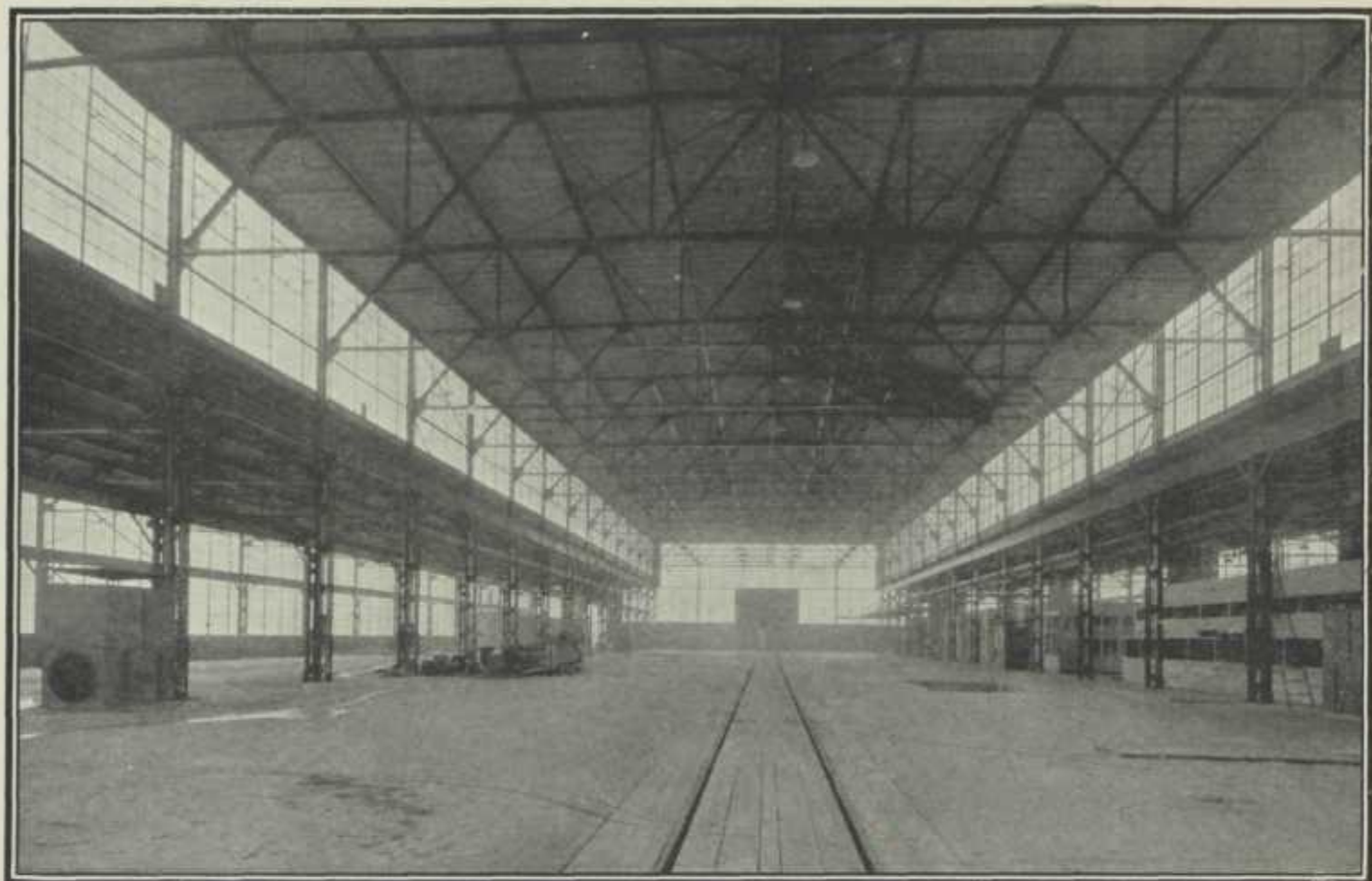
*And then for hot-weather reading and to prove anew
that truth is stranger than fiction—*

Dinosaurs and Elephants to Order, by Donald MacGregor
This Whole Industry Is Imported, by Grace McKinstry
Chinese Business Based on Honor, by Toy K. Lowe
"Here's Just What My Cars Cost," by R. S. Kellogg
Some Odd Ways of Farming, by O. M. Kile

Map of the Nation's Business on page 52
Complete Table of Contents on page 5

Published at Washington by the Chamber of Commerce of the United States

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New plant unit of The Camel Company, Hammond, Ind., manufacturers of railway appliances. Used for heavy machine shop, equipped with a 15-ton traveling crane in center aisle, and 5-ton crane in side aisle. Designed, built and equipped by The Austin Company.

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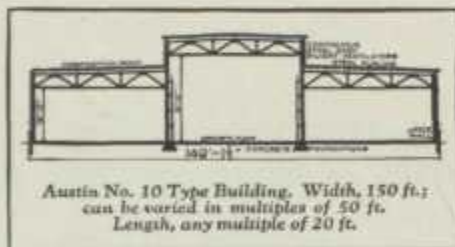
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data _____

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ND 8-45

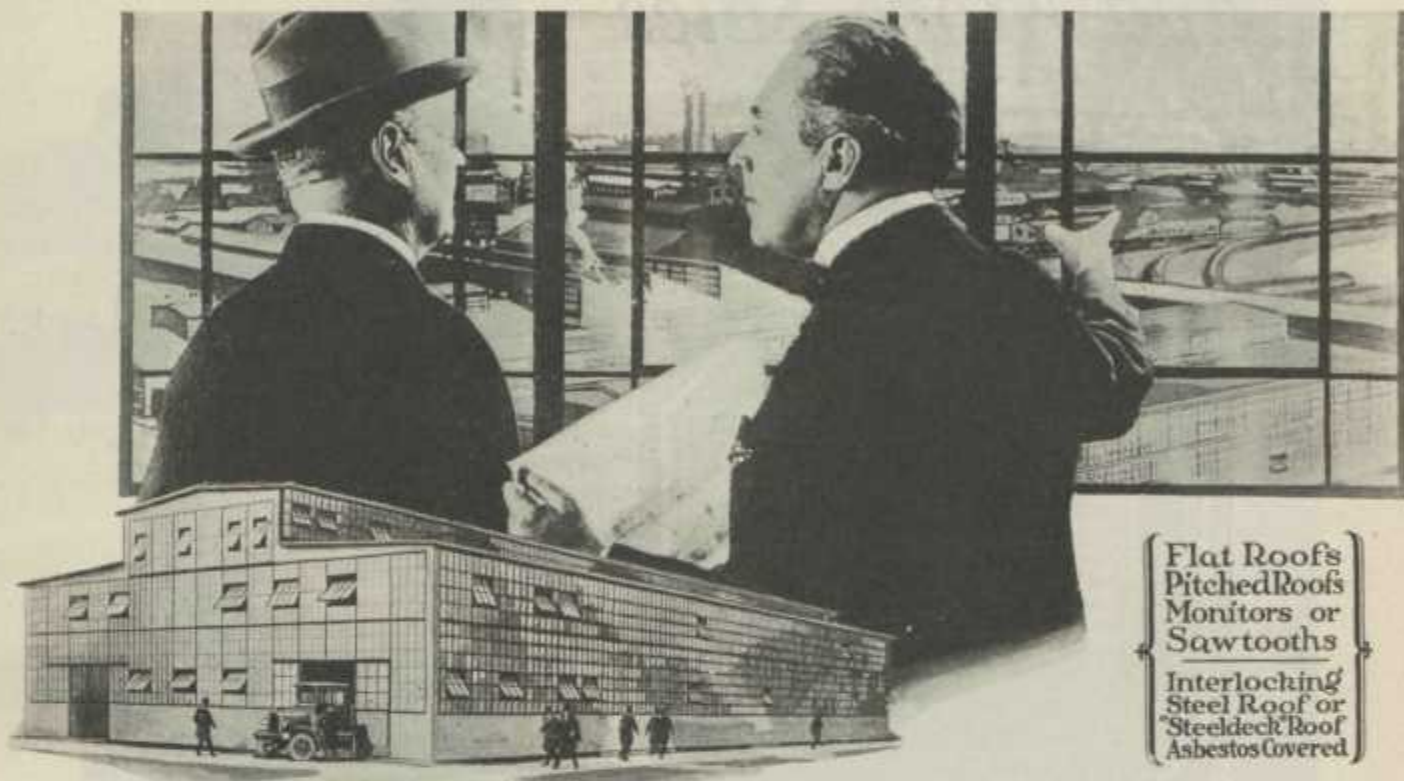
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When writing to THE AUSTIN COMPANY please mention Nation's Business

Your Special Building Problem

Can be Solved Economically by Truscon



PRACTICALLY every housing need in industry can be met by Truscon through its standardization of the units from which Truscon Standard Buildings are constructed. Truscon standardization allows maximum flexibility in adapting structure to owners' needs.

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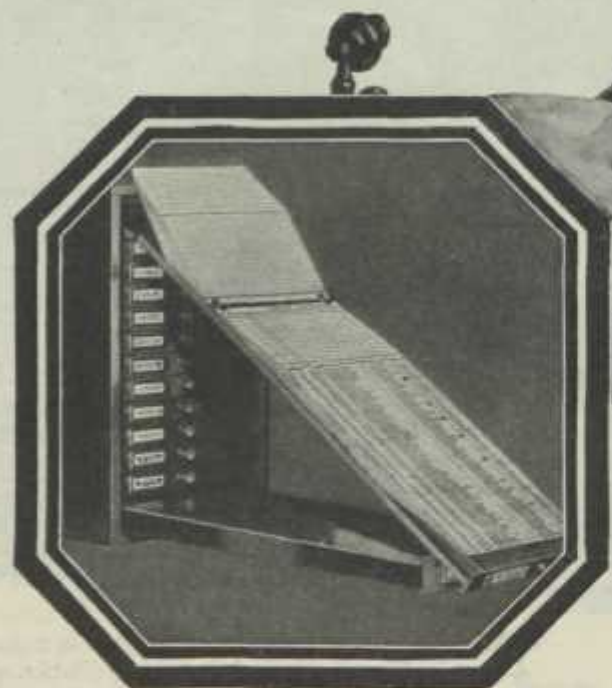
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That's the difference between Acme and ordinary records. Acme *discloses* facts—others merely *store* them. Successful sales executives all over the world are now using Acme Visible Records for the better direction of sales effort. And don't get the impression that Acme extends your sales only among present customers; it is as highly valued for its contribution to new sales-success as to old customer sales extension. As an *approved* method you would probably like to know just how *your system* can be Acme-ized. That is why we include the coupon.

The place to get new business without new overhead is from old customers. In Bangor or Birmingham, Sandusky or Seattle—here and there all over the country—you have customers who should be buying more from you. One that you may think of as a quantity buyer may have ordered much less this month. When that happens *do you know it immediately?* Do you know which customers are buying only part of your line who should be ordering *all* of your products? And do you really know just how this salesman and that is doing—the frequency of their calls on certain customers, the comparison of their sales to those of former salesmen in these territories?

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Offices in Most Principal Cities

General Offices: 116 S. Michigan Ave., Chicago

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- ☐ Mail Catalogue
- ☐ Send detailed recommendations by mail on handling _____ records. (sample forms enclosed)

Name _____

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ACME

VISIBLE RECORDS EQUIPMENT

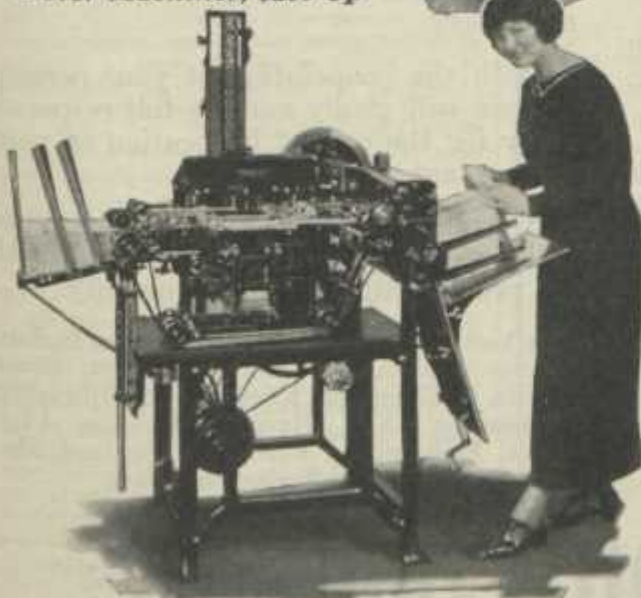
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for drivers, factory,
etc.

8—Embosses Metal Tags,
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Thousands and
Will Save for You

So, Just Mail

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WITH
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COLLECT unless we buy.



How human nature affects manufacturing costs

FAULTY lubrication takes a tremendous toll from Industry.

This waste amounts to millions of dollars annually, apportioned as follows:

Wasted horse power—costing upward of \$60 per h. p. per year.

Wasted time—while units of production-machinery are shut down for repairs.

Wasted wages—of men waiting for resumption of work.

Waste of capital investment—brought about by the shortened life of plant machinery.

The following is a situation that any executive can quickly appreciate.

In any plant that "seems to work all right" the operating executive is loathe to change.

He will readily admit that the Vacuum Oil Company's world-wide lubrication experience furnishes a background for judgments that he cannot possess.

He will hesitate, nevertheless, to change lubrication unless a critical situation has arisen.

When breakdowns occur, production suffers a set-back. Overhead goes on.

Obvious time and money wastes result.

But the same wear that eventually causes the breakdown may be going on now—taking its toll from plant machinery.

Experienced advice is far more important in the *prevention* of crises than in their correction after a breakdown has occurred.

The experienced advice of the world's leading authorities on lubrication is at your disposal. The oils which we recommend are designed to meet accurately and economically the peculiar and varying requirements of each type of industrial machinery.

With the cooperation of your personnel, we will gladly assume full responsibility for the correct lubrication of your entire plant.

A request to our nearest branch office will bring a representative to consult with the proper official in your company.

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**Lubricating Oils
for
Plant Lubrication**

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When writing to VACUUM OIL COMPANY please mention Nation's Business



SOME contributions to the treasure chest of our "There-Ought-to-Be-Fewer-Laws Club":

Is there any civilized people on earth today as statute-ridden as we are? We have all the states and the Federal Government busy all the time! I feel that if any lawyer undertook to read—not to understand, because that would be impossible, but undertook to read—all the laws that have been enacted, he would be qualified for an asylum. But the rule of law is that we are presumed to know what those statutes say; and we disregard them at our peril.—Charles Nagel, former Secretary of Commerce and Labor.

Business men complain constantly that there's too much law, too much regulating, too much governmental interference in this country. That's an undeniable fact. Statute is written upon statute, and ordinance is piled upon ordinance, and in the multitude of law there is such confusion that the courts are not infrequently hopelessly lost in its mazes and tangles. Why? Because of demand from the people that more law be written and that more governmental agencies be set in motion.—Senator Arthur Capper.

What is happening is that our legislative bodies are making entirely too many statutes which, from the Anglo-Saxon standpoint, do not possess the sanction of genuine laws, since they do not represent the practice and sometimes not even the aspirations, of the great mass of people. The result is that established practices continue more or less as they would, and along with their continuance there is a growing disrespect for statutory law. This is a bad thing, but it begets in the minds of unthinking people a disrespect for all law, which is a much worse thing.

It is easier to discipline than it is to teach; and it is easier to make statutes than to preach sermons; but a statute that merely recites an aspiration is, after all, only a sermon out of place. Unless we deny the faith of our fathers, the only way to make better laws is to make better men.—From F. Lyman Windolph's article, "The Second Forgotten Man," in the May issue of the Atlantic Monthly.

I was quite interested in your comments in your last issue on the "Fewer-Laws Club," but like yourself, am wondering how any reform can be inaugurated, since the present members of our law-making bodies will look askance at any movement to deprive them of their pestiferous prerogatives. I am of the opinion that the most feasible way is that used by some of the people of one of the ancient Mediterranean countries. I think, who had a custom which provided that anyone proposing a new law should stand before the people, or assembly, with a rope about his neck, and if his proposal were enacted into law, the rope was taken off; if not, it was used to suppress one more pest.

Some years ago Dean Davenport, then of the Illinois College of Agriculture, speaking of human pests in general, said if they could all be gotten together in one place, the problem would be quite simple: that of the eradication of the pests and disinfection of the premises.

For some years I have favored an embargo on Congress and the state legislatures for ten years, the legislators to receive their salaries only, during the time, but the suggestion is impractical for obvious reasons.

Recently in this state a change was made in the law which exempted from taxation all swine and sheep under nine months of age, with the

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New Industries For Old

—the Chemist as a Pioneer

ARE YOU the owner of the stocks, bonds or other securities of any of the more than 200,000 corporations engaged in manufacturing, mining, transportation and various other pursuits in this country? If so, you had better begin to make inquiries with respect to what the companies in which you are interested are doing in the matter of keeping in step with progress in chemistry and chemical engineering.

The chemist is revolutionizing industry. He is developing new products and new ideas every hour of every day. As a result of this work flourishing industries are being scrapped overnight.

New industries take the place of the old, of course, but, except in the instances in which the managers of the old industries have been wise and cautious enough to anticipate changes by keeping in touch with the progress of science the new industries have new managers and new owners—the old managers and the old owners are wiped out.

For a time these changes came slowly, but now they are coming faster. It has been many years as reckoned by a single lifetime since the indigo growers of India lost their means of livelihood and their investment in the indigo industry as a result of the discovery of a chemical method of manufacturing a purer indigo from the waste products of coke manufacture.

Since that time, within the last year or so, in fact, the chemist has learned to make artificial silk, artificial rubber, artificial leather and in addition has actually created any number of things that never existed before at all. Some of these products have not been perfected and at the present stage of their development, a few compare poorly with the natural products which ultimately they may supplant, but the perfecting of synthetic leather, rubber and other products is only a matter of time; perhaps a very short time.

In most cases the chemist not only succeeds in duplicating the product of nature's laboratory; he actually improves upon the natural product—makes a stronger, a purer and a more lasting thing than nature can make. The chemist can even make more beautiful things than nature can make—his colors of some of them have no counterpart in nature and are vastly more brilliant and enduring.

If you don't know about what the chemist is doing, you are in position to receive some startling information, especially if you have your money invested in some industry or other, which is running the risk of having its product matched or bettered in the laboratory at a production cost which the concern you are interested in cannot meet.

These were the sensational opening paragraphs of Hugh Farrell's "What Price Progress" in May 13 issue of the *New York Commercial*. This article strikes home. It is tremendously important. It emphasized more than ever the necessity for keeping abreast of important developments in Chemistry. The easiest, most interesting and most thorough way to do this is to attend the coming big Chemical Show. It is a perfect record of the progress of the Chemical Industries.

10th Chemical Industries Exposition

GRAND CENTRAL PALACE, NEW YORK
Sept. 28th to Oct. 3rd

result that only 10 per cent as many swine were returned for taxation this year as last. This deficit must be made up by taxing other property. The only one to benefit is the farm tenant. Query: How many farm tenants were in the legislature? Such rubbish is about on a par with the bill introduced into the Vermont Assembly to make pi 3 instead of 3.1416. Ye gods! What fools these mortals be.—J. K. McGonagle.

HERE'S a case for the Federal Trade Commission, or perhaps it calls for a new law. In any event, it is an example of questionable methods in salesmanship and something should be done about it.

The innocent-looking mirror in the beauty shop is in fact a devilish contrivance to aid the sales department through unfair trade practices. First, the glass is made to enlarge, showing with startling vividness every threat of a wrinkle, every blemish. And that is only a part of it; the worst is yet to come. The glass itself is made with a greenish-yellow tinge that gives the skin a sallow, malarial hue. She may have come to the shop for nothing but a hair bob, but one glance at that lying-looking glass and she signs up for the full course, 11 to 3, Tuesdays and Thursdays, till further notice.

I cannot vouch for the facts. My information on this subject is academic; I am without practical experience in the matter.

AN OFFICER of a Boston engineering company, Bigelow, Kent, Willard & Co., writes to say that members of his organization read with interest President Morgan's article on the business code of Antioch College, published in our June number. But he voices one objection to it. It's negative rather than positive, he feels, and he submits this, the creed of his own organization:

Industrial and mercantile organizations can best serve mankind by maximum production with their available facilities at minimum cost, consistent with proper regard for quality of product and the welfare of their employees; with sales effort directed to create and satisfy economic wants only when the purchaser may ultimately benefit proportionately with the vendor; and in all business transactions a firm belief that integrity is above expediency.

Bigelow, Kent, Willard & Co. are pledged to devotion to installing the above principles as the essence of their service.

MARCUS L. BELL is that rather rare combination of the good lawyer and the forward-looking business man who can see both sides of a case. Among other things he is vice-president of the Rock Island Railway, and possibly it was in a sense of challenge that he was asked to address the Mid-West Motor Transport Conference.

Instead of "viewing with alarm," he told the motor people that it would be to the interest of both to regard the motor truck as a valuable auxiliary to railway freight transportation, rather than a dangerous competitor; that while it could not compete with the railroad on long-haul bulk traffic, "for the short-haul traffic and the convenient delivery, the motor truck can offer the railroad carrier something that will relieve it of a very burdensome and increasingly expensive problem. I mean the terminal service. The terminal problem today is the most serious problem the railroads have to contend with. No man can foresee what the terminals of our cities will be like in another thirty years. It is here that the motor truck rolls in, and assists the railroads, in offering the public a service which otherwise would be hampered and will be more and more hampered by congestion of terminal facilities."

Mr. Bell expresses a fundamental in a way



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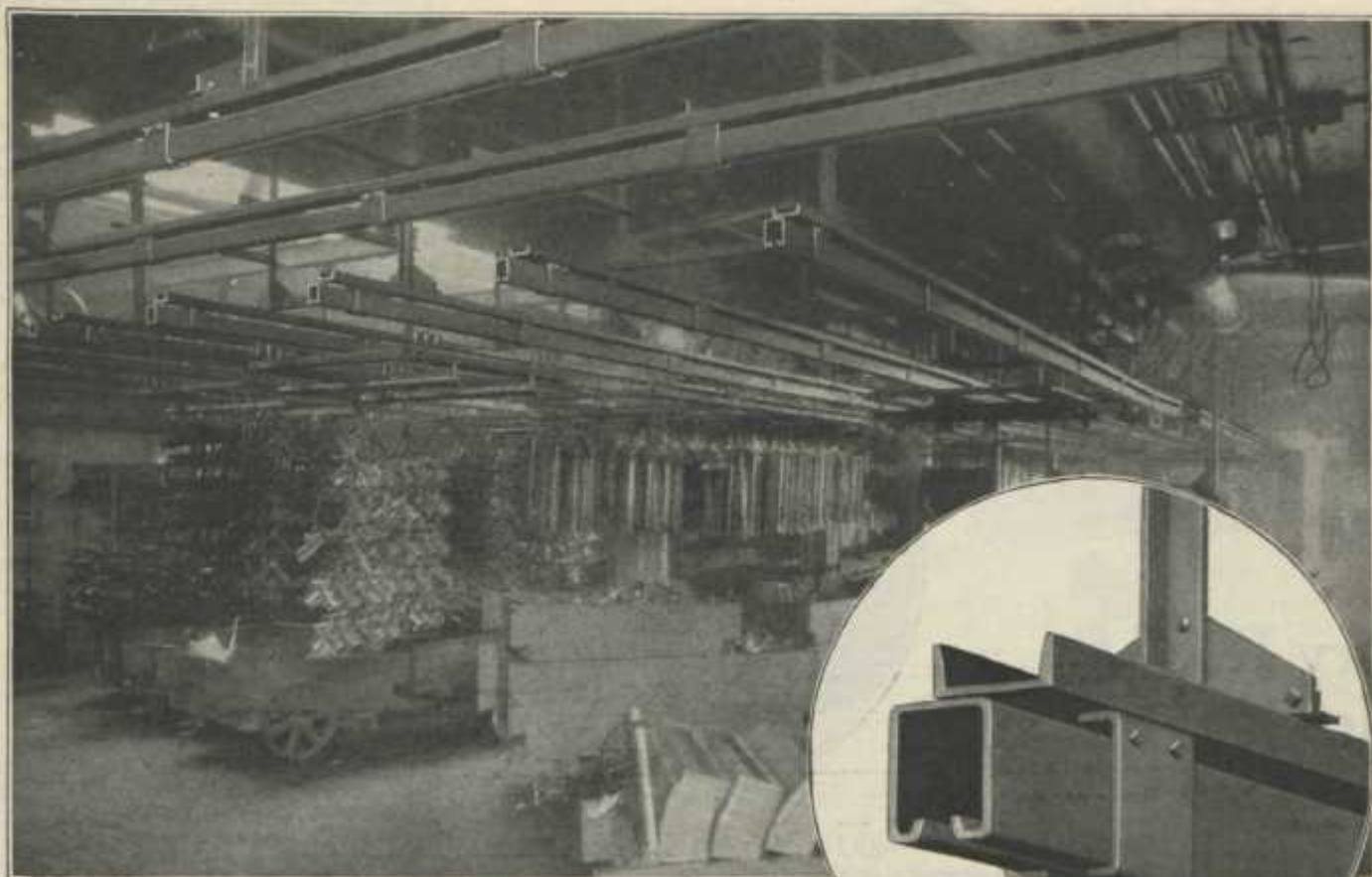
LITHO C15

CANFOLD

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ESOPUS

VELVETONE



View in Enameling Dept. Studebaker Corp., South Bend, Ind.

Studebaker Efficiency Demands OverR-Way

The perfect
trolley track

So do the efficiency standards of leading manufacturers in most industries. Write for an R-W Engineer who will gladly demonstrate how OverR-Way will add to the economy and efficiency of your manufacturing process.

E. A. Longgood, Maintenance Engineer, Studebaker Corporation, South Bend, Ind., says:

"A total of 600 Richards-Wilcox Carriers running on R-W OverR-Way trolley systems, have been installed at the South Bend plant of the Studebaker Company during the last five years. The biggest single installation is in our body enameling plant, which has eight lines of track running the entire length of the building—600 feet.

"The 300 R-W carriers in this system are subjected to very unfavorable operating conditions. Our open bodies are hung on the R-W carriers at one end of the building, and in traveling the 600 feet they pass through four enameling ovens, where they are subjected to a temperature of 350° F.

"As this heat burns off all the lubricating oil, we have installed an automatic lubricator which oils the trolleys—four to a carrier—every time they make the circuit. In spite of this heat and being used every hour of the day, the system costs practically nothing for maintenance.

"The unique construction of the OverR-Way trolley makes this system ideal where absolute cleanliness is essential, as in our enameling operations. The grooved construction of the OverR-Way hanger makes it impossible for any dirt to drop from the trolley onto the work, where even a little dirt could do much damage.

"Our Richards-Wilcox equipment handles work quickly, saves labor, requires practically no maintenance, and generally improves working conditions."

Richards-Wilcox Mfg. Co.

"A Hanger for any Door that Slides."

AURORA, ILLINOIS, U.S.A.

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Chicago Minneapolis Kansas City Los Angeles San Francisco Omaha Seattle Detroit
Montreal • RICHARDS-WILCOX CANADIAN CO., LTD., LONDON, ONT. • Winnipeg



Naumkeag Steam Cotton Company, Salem, Mass. These roofs are insulated with 110,000 square feet of Armstrong's Corkboard.

Every Roof Needs Insulation

TOO much heat goes through the roof. That is why top-floor offices are hot in summer, cold in winter; why factory buildings are usually hard—and expensive—to heat; why moisture forms on roofs and ceilings in plants where there is high humidity. Every roof should be not only *weather-tight*, but *heat-tight* as well. Every roof needs insulation.

Armstrong's Corkboard is the most efficient and practical insulation made. It keeps heat outside in summer and inside in winter. It saves fuel. In the proper thickness it prevents condensation and ceiling drip. It materially assists in temperature and humidity control.

Armstrong's Corkboard is laid in asphalt or pitch on concrete or wood roof decks—flat or sloping; on new roofs or old, and without any change in roof design. Standard roofing is applied over it in the regular way. Armstrong's Corkboard is non-absorbent and will not buckle or swell. It is a positive fire retardant. It cannot be ignited by sparks or embers and does not smolder or carry fire.

Detailed information on the use of Armstrong's Corkboard for roof insulation will be sent on request. Armstrong Cork & Insulation Company (Division of Armstrong Cork Company), 195 Twenty-fourth Street, Pittsburgh, Pa. In Canada, McGill Building, Montreal, Que.

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Armstrong's
Nonpareil
Corkboard Insulation
for Commercial and Industrial Building Roofs



Trade Mark

that will please every man in the motor truck business, and at the same time relieve a great many railway security-holders who may have been growing nervous about truck competition.

OUR VALUED and ancient contributor, "Constant Reader," missing these many years, has returned to life in Chicago and submits a few thoughts on the blue stripe economy wave. We cull a gem or two:

Mr. Ovington's statement in your July number about the waste of leather from scuffing shoes on subway steps is eminently correct; his estimate of a 500-million-dollar resultant loss is conservative. We have the same problem on elevated stairs here in Chicago and I have it on good authority that the leather interests pay the transportation overlords a round sum for the privilege of placing the abrasive material on the steps. In my neighborhood we have formed a little protective association which I hope to see spread over the entire country in the interests of saving shoe leather. Each member is pledged to take off his or her shoes before ascending an elevated station, putting them on again only after descending. Would it interest the New York subway users to have a copy of our constitution and by-laws?

Can you give me the address of any veteran of the Society to Save the Little Black Buttons the Laundry Puts in Your Shirt and Win the War?

IN A HANDSOME new office building just occupied, I noticed a large corps of glaziers going over the building and replacing panes of glass in almost every window.

"You see that scratch?" the foreman asked me, pointing to a mark a few inches in length that might have been made with a diamond. "All of this glass was perfect—the finest made—but the panes we are replacing have been condemned and the contractor has to stand the loss. When the plasterers were working here they splashed plaster on the windows and the men in cleaning them used knives that left these marks. In the final inspection they showed up and here we are, a dozen of us, going over the whole job."

Waste! Every day, every hour, everywhere. The opportunity for it seems without limit.

THE PRACTICE of having children of the more advanced public schools learn their own community through visits to industries, public works and points of historic interest is being encouraged by a number of chambers of commerce. It gives the coming generation useful knowledge and also lays a foundation for civic pride, going far to prepare them for the responsibilities of citizenship they are soon to assume. It takes time, yes; but some of the golden hours now devoted to dances, class rushes, societies and other pastimes coming under the head of "student activities" might be devoted profitably to learning the home town that pays the taxes.

IT ONLY needs a look about you to realize how small the world is. Quicker communication, faster ships and better railroads, tracks and trolleys, telephones and wireless, are making neighbors of the four corners of the earth. I walk up 16th Street from the new home of the Chamber of Commerce, and I pass a new and glittering bus. I look to see what make it is, and find it comes from Oakland, Calif.

In this column a little while ago I told how the Chamber of Commerce of the United States, in building its temple, went to Belgium for black marble, to Alabama for white marble, to Italy for travertine, to France for Pouébo Rose stone, to Indiana for lime-

stone, to India for teak wood—and, in fact, to the four corners of the earth.

All this was brought up again strikingly on a recent western trip. Some years ago in California my attention was called to a little industry, that of making Venetian blinds for use in office buildings. When the "temple of business" was built in Washington, the architects went to that little industry for the blinds. A few months ago I visited that Venetian blind factory again and found that it had grown into a great institution. Half of its product is sold in the eastern part of the United States, some of it going to all parts of the world. They told me that more of these Western Venetian Blinds, which regulate both light and ventilation, were sold in one week in 1924 than during the entire year of 1918.

Who would have thought that in the far-away southeastern part of the United States such an industry would be built? Who is it that can mark the metes and bounds of commerce? You would think of a hundred other locations first for such an industry.

However, all industry is pretty much the shadow of a man.

IN READING over the list of directors of a large institution, I noticed the name of a man who has reached a fairly conspicuous position in the financial world. I met him on the train several years ago, coming from Louisville. He gave me his card and said he had just had a strange experience and he felt he must tell it to someone.

In leaving Cincinnati that morning he had been asked to make a fourth at bridge, and after declining twice, decided that he would not be a killjoy and so he took a hand. Half an hour out of Louisville the train porter said the conductor wanted to see him, and he was warned against playing cards with his new associates. The warning was a little tardy. He paid \$315 in losses and quit.

"Here I am supposed to be a wise Wall street man—out here as adviser on a large financial matter," he said, "and the first thing that happens to me when I leave Manhattan Island is to show myself to be a simple, plain, dumb boob victim of these confidence men. I will never be proud again."

Has anything like that ever happened to you? I have put that question to business men very often, and rarely have I found one who, after a short silence and a chuckle, has not told me how he once fell into the hands of the wolves. The recountal usually ends with: "That was a lesson to me!"

Wall street or Coyote City, we're all alike.

IT SEEMS to be generally understood that the President of the United States hasn't enough work to do to take up all of his spare time. A new suggestion for relieving that unfortunate condition comes to my desk from Mr. J. Collier, of Cleveland. Mr. Collier believes that the President could well devote some of his spare moments toward the regulation of the business that is known as baseball. He thinks the only way for baseball to be clean is to have the President create a commission to control it. Paragraph six of Mr. Collier's plan provides for "A federal commission of three HONEST men appointed by the President of the United States, to administer the law, but not to administer the game. Leave all details of the game to the baseball men, as at present, but make them work within the limits of this law. The commission to pay all expenses out of the license fees, and maintain headquarters at a central point, away from the political

~ it produced up to 2½% more business

Executive Offices
INTERNATIONAL TEXTBOOK COMPANY
Scranton, Pa.
March 25, 1925.

The Postage Meter Company,
127-129 Chestnut Street,
Philadelphia, Pa.

Gentlemen—

In addition to the benefits that we have derived through the use of the postage meter, in the way of expediting the dispatch of mail, and the resultant gain in time, economy of space, and by re-handling mail in which postage stamps were affixed, we have been very much interested and pleased in determining that the use of the postage meter on circular mail and on letters such in answer to prospective inquiries has produced from 1½ to 2½ more business than we derived through the use of postage stamps on similar mail. This experiment was carried out on mail of our subsidiary company, the Tomlin's Institute of Domestic Arts & Sciences, Inc., of Scranton.

The exacting nature of the best prices, without a doubt in my mind, that the postage meter will prove a action through which any user will increase their volume of business.

Very truly yours,
W. H. Tomlin
President

Before the International Textbook Company decided to adopt "Metered Mail" they made exhaustive tests by thoroughly scientific methods. They not only proved a substantial saving in time and expense, but also discovered that the "productive value" of envelopes bearing the "Metered Mail" indicia was materially increased. The letter above voices their conclusions.

Leading business organizations throughout the world use "Metered Mail" and are enjoying its benefits.

"Metered Mail" speeds through the Post Office because it requires only one handling operation instead of three.

The receptive value of "Metered Mail" is high because of its neat appearance and its association with the mail of the largest and most progressive concerns throughout the country.

We manufacture equipment suitable to every type of mailing system and will gladly furnish information upon request. Write, or use the coupon below.

The Postage Meter Company

SOLE DISTRIBUTORS OF

PITNEY-BOWES PRODUCTS

703 Pacific Street, Stamford, Conn., U.S.A.

Offices in principal American cities and foreign countries

THE WORLD'S LARGEST MANUFACTURERS OF MAILING EQUIPMENT

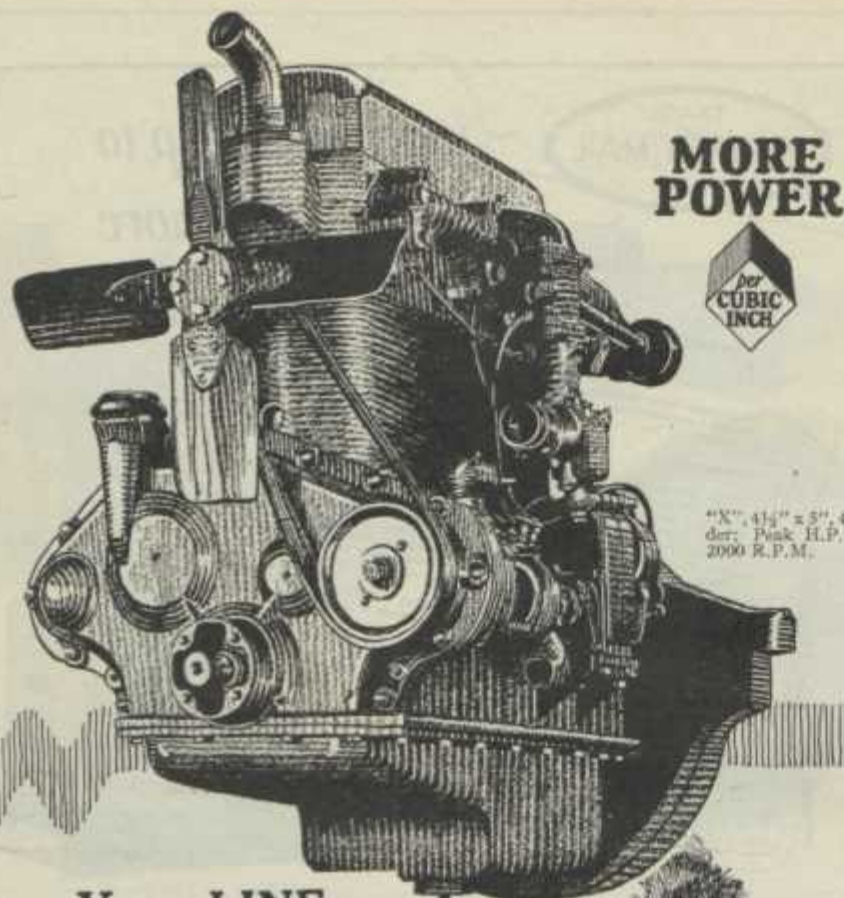
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THE POSTAGE METER COMPANY
703 PACIFIC STREET
STAMFORD, CONN., U.S.A.



Please send Metered Mail information to

NAME _____ TITLE _____
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**MORE
POWER**



"K", 4 1/2" x 5", 4-cylinder; Peak H.P. 67 at 2000 R.P.M.

Power Your LINE With Three Motors!

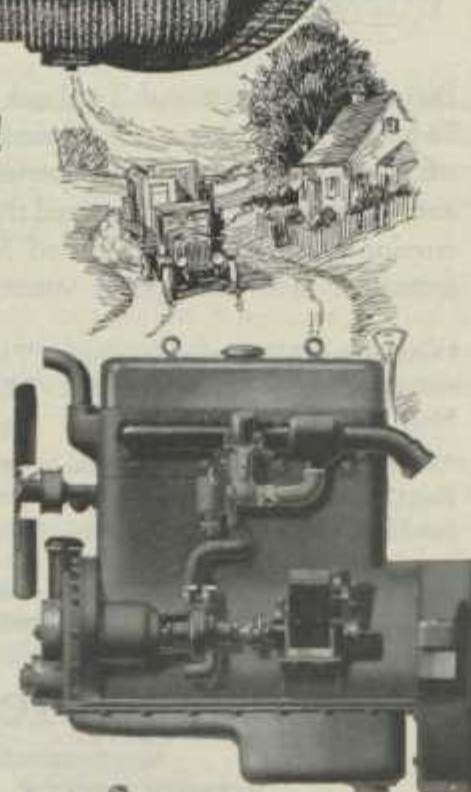
THESE three super-Wisconsin provide ideal power for all trucks from 1-ton to 5-ton. One engine builder to do business with. Minimum motor inventory at your end. Motor prices that amaze the industry.

There, briefly, is what "The Wisconsin Idea" offers you. It revises all old concepts of engine-buying.

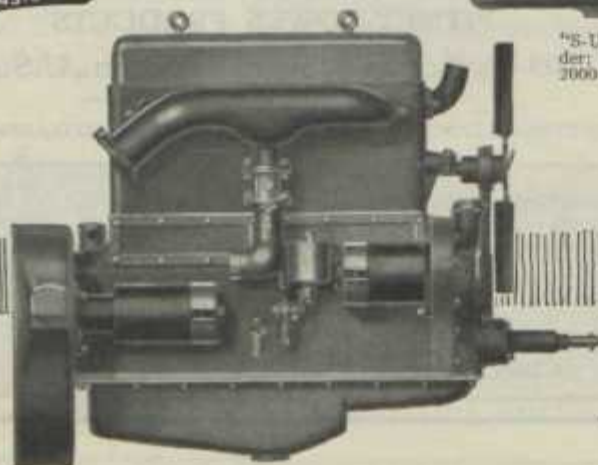
Write for our new booklet "Buying Power on a Business Basis." Vitally interesting.

Wisconsin Motor Mfg. Co.
Milwaukee, Wis.

Wisconsin
CONSISTENT



"S-U", 4" x 5", 4-cylinder; Peak H.P. 50 at 2000 R.P.M.



"W", 4 1/2" x 5", 4-cylinder; Peak H.P. 53 at 2000 R.P.M.

atmosphere of Washington. Jail penalties and fines for any violation of this law."

The capitals in the word HONEST are Mr. Collier's. Also, note the implied danger of the polluted Washington atmosphere. After the President shall have taken on this added responsibility there is no reason why he should not appoint another commission to define what constitutes an amateur tennis player; prize fighting, too, calls for federal supervision, and there are some very important points in golf that need a little government regulation.

The only limit to more commissions may prove to be to find a sufficient supply of the requisite three HONEST men.

ONE OF our traveling contributors loafing in a forgotten little town in Austria last summer reported to us that he had been in a drug store, apothecary shop, or chemist's—whichever you prefer—that had been in that one location 420 years in steady business.

We were willing to accept that on face value, but when he said the most conspicuous feature in the little shop was a display rack of American chewing gum with a placard, "The Great Perpetual Confection," we felt that he might not be able to prove it.

We want to apologize to that gentleman now, for all of his statements have been verified. Not only is American chewing gum becoming a staple article of merchandise in Europe, but Mr. Wrigley's well-known company has just established a plant for the manufacture of his "perpetual confection" in Frankfurt. Score one more for American development of foreign trade.

THE AMOUNT of life insurance per capita in Great Britain is \$190.00, while in the United States it is \$540.00. A speaker at an English insurance meeting recently said that in the United Kingdom the insured generally thinks of how little insurance he can decently carry, whereas in America he thinks of how much he can afford. Give the ubiquitous American insurance salesman credit for causing some of the thinking.

MANY of us are getting tired of hearing that fires cost the United States five hundred million dollars a year, so there is a particular pleasure in being able to say that a great portion of this waste can be stopped.

At the risk of wearying some of our readers, we have kept pounding in this magazine on the ways to reduce fire loss, endeavoring to supplement the work of the Insurance Department of the National Chamber in that direction.

In the last Fire Prevention Bulletin the Chamber tells us losses can be reduced. In 1924 the number of fires in Indianapolis in which the loss exceeded \$1,000 was reduced from 168 to 126, a 14 per cent reduction in property loss. In the annual Inter-Chamber Fire Waste Contest, the twenty-five honor winning cities in 1924 had an average fire loss per capita of \$4 during the period of 1919-1923. Last year the loss was \$2.85—a reduction of nearly 21 per cent over the previous four-year period.

This five hundred million dollar fire waste can be reduced—that is evident; and the Chamber of Commerce, by eternally sticking to the subject of fire waste will be one of the most important factors toward that reduction.

A good platform for business men: Reduction of taxes and fire losses.

M.T.



Equipped To Handle Any Job— Large or Small

When you are in the transfer business, you can never tell what sort of moving job you may be called upon to perform. Varieties of merchandise and unusual conditions constantly present themselves. But for all-around general trucking and transfer work there is no equipment that will more completely answer the purpose than Ford trucks and Fordson Tractors.

An example of what a Fordson can do in an emergency was demonstrated in the case of The Dallas Transfer and Terminal Warehouse Co., Dallas, Texas. The company was called upon to move a complete business of farm machinery to new quarters, something like a half mile away. A Fordson tractor with trailer equipment was called in and accomplished the work at a cost of 3c per hundred weight.

The Fordson, like other Ford Products, is inexpensive to buy and economical to operate.

Fordson Tractor, \$495 f. o. b. Detroit

Ford

CARS • TRUCKS • TRACTORS



Three Motors in a Wintry World

Here's interesting evidence of what balance means in a motor.

Since August 15th, 1924, these three motors have been running as a test on a rough platform outside the Westinghouse East Pittsburgh plant. They are in the open weather, as here shown. To add spice to their existence, nitric acid (up to 25% concentration) has regularly been sprayed on them.

Nobody ever expected that the robins would see these motors running in the spring. As a matter of fact, they were running when the baseball season opened. From every indication they'll be running when the world series is played off in the fall.

You'll never put motors to such service in a plant, of course. If you should, however, the best frame, bearings, foot and

rotor construction on earth, wouldn't preserve the motor unless the insulation *also* was right. In this test you have a striking illustration of how Westinghouse insulation is balanced to all the other parts of the motor.

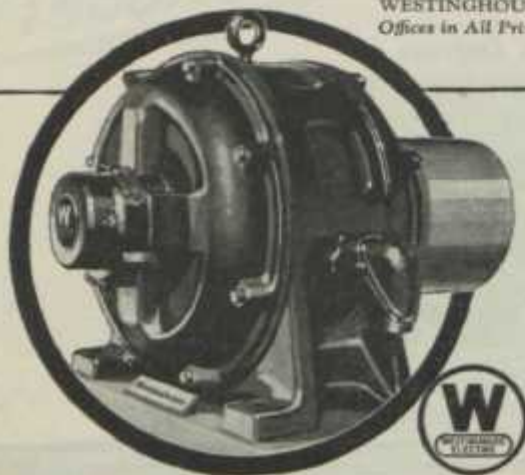
The Balance of Power

A majority of Westinghouse motors have mica for main insulation—more mica than will be found in any other motors. Mica resists heat, water, and acid, because it is a basic mineral.

Then, to make protection trebly sure, the windings of Westinghouse industrial motors are dipped in varnish and *baked*. All manufacturers use this process for motors for extreme service. Only Westinghouse uses it for motors for standard industrial service.

Westinghouse has its own mica mines. Westinghouse has its own varnish formulas. Westinghouse controls from the very beginning all the materials entering into the insulation of Westinghouse motors.

WESTINGHOUSE ELECTRIC & MANUFACTURING COMPANY
Offices in All Principal Cities Representatives Everywhere
Localized Service—Men, Parts, Shops



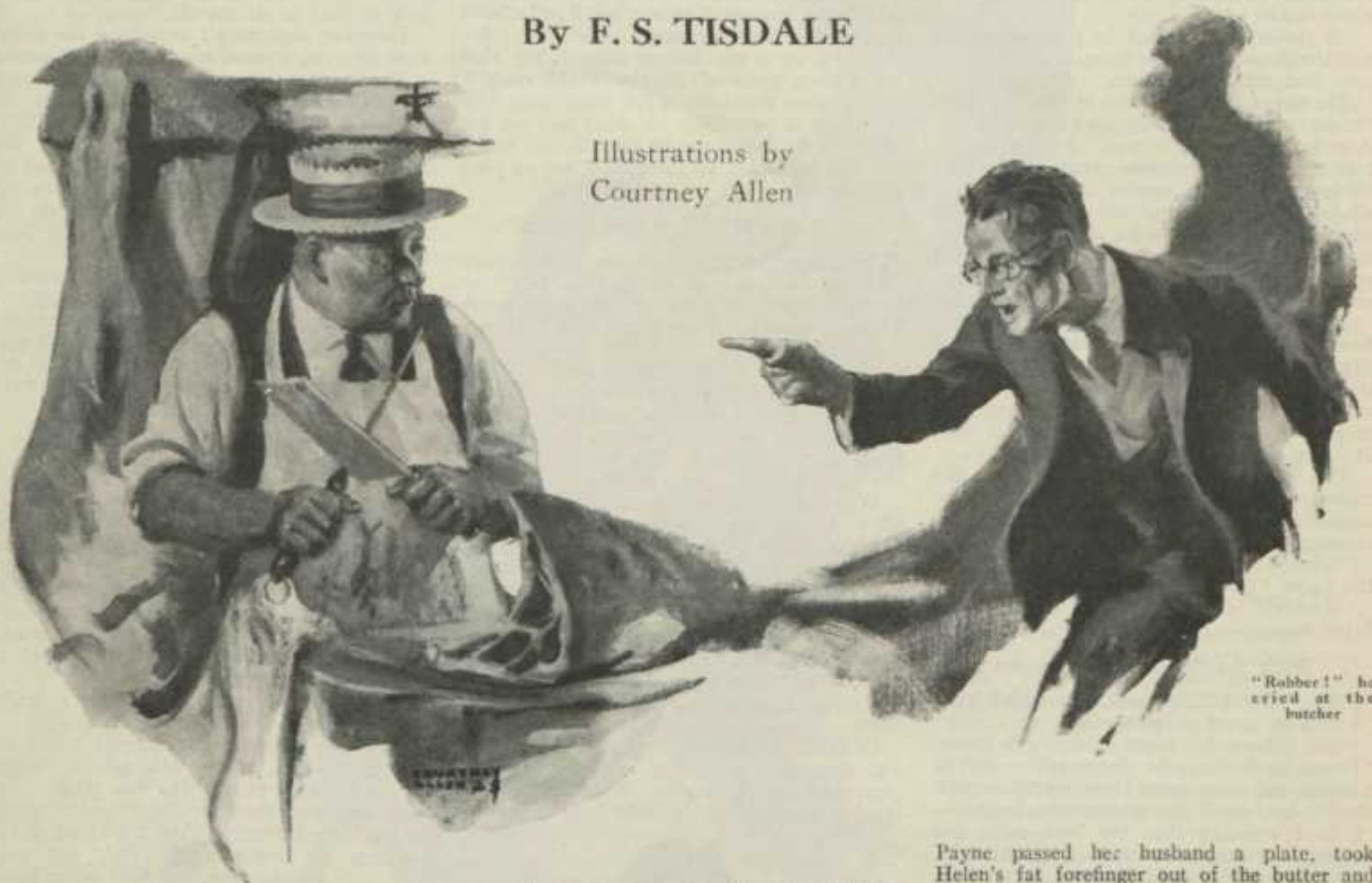
Westinghouse
Motors are
Balanced

© 1925, W. E. & M. Co.

The Price of a Porterhouse

By F. S. TISDALE

Illustrations by
Courtney Allen



"Robber!" he
cried at the
butcher

PHILOSOPHERS tell us that fleas are good for dogs; that unprogressive dogs are roused by the sprightly parasite, energetic dogs stimulated to higher ambitions. However the dogs may feel about it, the fleas undoubtedly endorse the philosophers. And Wadsworth Payne agrees with the fleas.

Wadsworth Payne is a rebel and a protester. As he puts it, "a flea on the social body." He likes to picture himself embedded in the ear of society, irritating that organ with biting logic while society tries vainly to dislodge him with a left hind foot.

Payne's favorite medium is the written word but he talks well on his feet. He is one of those earnest young men with horn spectacles and bushy hair who rise in the middle of lectures to heckle the speaker with insistent questions. His home is in a robust mid-western city but you see his articles and editorials in the more serious magazines of the East.

Wadsworth Payne sat at his typewriter. He was preparing an attack on the injustice of modern distribution. Flanked by notes and reference books he bent over the machine; his hair had fallen forward until it threatened

to catch in the carriage. After ten minutes of intense concentration he attacked the keys furiously. He had hit upon the theme he wanted. There it was fixed triumphantly in type:

THE CONQUEST OF THE CONSUMER

With such a start Payne felt that he could do justice to himself and to his subject. He was about to reattack the keys when a voice interrupted. Little did he suspect what a long interruption it was going to be.

"Waddy," his wife called from the kitchenette, "dinner's ready. Come along now."

There His Indignation Rose

VAGUELY irritated he pushed back from the typewriter. He never had liked the nickname of "Waddy." With a government pamphlet in his hand he went to the dining-room. There his indignation rose as he studied the pies, charts, graphs and tables showing the iniquitous price gap between the farm where food is produced and the city table where it is eaten.

Before Mrs. Payne sat down she released four-year-old Helen from the bedroom where she had been placed in durance for scissoring one of mother's new silk stockings. Mrs.

Payne passed her husband a plate, took Helen's fat forefinger out of the butter and prepared to eat her dinner.

The head of the house laid down the distribution booklet. But instead of eating he glared at his plate.

"What!" he cried, "beef stew?"

"Yes," said Mrs. Payne sweetly, "beef stew."

That began it. They had to keep their voices low because the partitions were thin and the Cowans next door might hear. With subdued passion Wadsworth Payne pointed out that this was the second beef stew in four days. A man who worked with his brain needed rich proteins—porterhouse steaks, for instance.

The scissoring of her new silk stocking and the heat of the kitchenette had not put Mrs. Payne into a submissive mood. She invited—nay implored—her lord to take the \$25-a-week allowance and run the apartment. He would see how many porterhouse steaks he could buy after he had paid the thousand-and-one bills for absolute necessities.

In spite of her eloquence Payne was steadfast. At last he arose from the table and said with dignity:

"You know, Emma, that I have a determined character. I will not eat that stew. I am going down to the restaurant and order

a steak. You may come or not, as you choose."

"I choose," said his wife. "I don't like stew any better than you do!"

Thus the stew was left to cool ignominiously and the Paynes went down to the restaurant on the first floor. Payne took along his government booklet and while they waited he absorbed further evidence on the conquest of the consumer. This restaurant made a bid for outside patronage. "Service and cuisine unexcelled," the menu declared. There was service at Payne's elbow in the person of a suave Latin.

"A porterhouse steak," he pronounced the word with relish, "large enough for three of us. And make it medium."

The suave Latin returned in due time with the porterhouse. He displayed it with an air. A most noble steak it was. An inch and a half thick, its rich brown complexion set off by bright sprigs of parsley and golden discs of lemon. A savoury and aromatic island entirely surrounded by its own gravy. You would not have believed that the same animal could produce a steak like this and that characterless stew growing colder upstairs.

There was plenty for all three. As they finished, the orchestra was playing "Me and My Boy Friend" with a judicious softening of the drums. Wadsworth Payne leaned back and beamed at his family through his cigarette smoke. A great content was upon his soul. It was a good world.

This beatific mood was shattered by the arrival of the check. As Wadsworth Payne studied that document through his thick lenses his mop of hair bristled.

"Where's the manager?" he demanded of the Latin. "Get him—bring him here."

"Waddy!" cautioned Mrs. Payne. She hated scenes.

With An Air of Resignation

THE MANAGER came, an oldish man with an air of resignation.

"Mr. Gilsworth," began Wadsworth Payne. "I have no desire to be disagreeable. But as a tenant and a consumer I have certain rights. Here"—he tapped the government booklet—"I have evidence that the best cattle are selling for 11 cents a pound. By what right, then, do you charge \$2.50 for a porterhouse steak?"

The manager sighed. "I don't charge \$2.50 for a porterhouse steak," he said.

"But here it is on my check. The figures are distinct."

"Yes," sighed the manager, "the check says \$2.50. But if we itemized all that it includes besides steak you'd have a list as long as your leg. What do you see—around you?"

"Well," said Payne adjusting his horn spectacles, "I'm somewhat nearsighted—"

"This room covers a lot of ground. That means high rent. Some of the decorations are gold leaf; the wall panels are French brocade. That cost money. I pay over \$200 a week to that orchestra back of the palms. This linen, china and silver is all expensive. The florist didn't give me the carnations in that vase. Somebody was paid for the parsley and lemon slices. My Swiss chef, his assistants, the waiters, the bus-boys—they won't work for nothing. There are just some of the invisible items you ate here besides the piece of meat. And they are all included in the \$2.50 charged for the porterhouse."

"Well," contended Payne, "there's room for a juicy profit between \$2.50 and 11 cents!"

"Mr. Payne," said the manager in his hopeless voice, "prepare for a shock. That \$2.50 porterhouse weighed, say, two pounds. The meat cost me \$1.00 or 50 cents a pound. There is a difference of \$1.50 in what I pay and what I charge—it doesn't even cover the expenses I have told you about. I lose several cents on every porterhouse I serve."

Payne made an incredulous noise.

"I don't pretend to be a philanthropist," added the restaurant man, "but I sell choice steaks at a loss—as many others do. We make up for it on cheaper dishes. My chef can take a piece of 30 cent meat, cook it with a sauce that costs a few cents more, call it beef *a la* something or other and we get \$1.25 for it. My profit on the *a la* that someone else ate makes up for what I lost on your porterhouse."

"There's Robbery Somewhere"

THIS revelation failed to jibe with Payne's ideas on consumer conquest. "But," he persisted, "it's not right that 22 cents worth of meat should sell for \$2.50 here. There's robbery somewhere."

"Everywhere," sighed the manager. "You never know it till you get into the restaurant business. Life is one long hold-up. It's not right for me to pay \$1.00 for porterhouse from an 11-cent steer. The butcher must be the burglar."

Wadsworth Payne thought of all this after he left the restaurant. His blood was up. Next day he started out to track down the culprit. In this determination he went to see the butcher who had sold the steak.

He was a great ox of a man named Schurman; in speckless white, his red face crowned by a faded straw hat with the top torn out. He radiated an air of amiability and home brew.

Certainly he did not look like a bandit—but there was a sinister suggestion in the cleaver he was sharpening. Wadsworth Payne quickly decided on a bold approach.

"Robber," he said looking the butcher square in the eye.

"So?" said Schurman after he had heard Payne's story. "We are robbers because we sell porterhouse at 50 cents a pound when the farmer gets 11 cents for the steer. You ain't the first to raise that kick. There's been so many that the boss has given us a lot of dope to explain with. Now, this store is one of a string of six. We handle good meat and get good prices. That little feller, Roth, down in the next block handles poor meat and sells under us. He thinks he's making money but he'll go bust in six months."

However, that wasn't explaining the difference between 11-cent meat and \$2.50 steaks.

The butcher threw open the door of a huge refrigerator and pointed inside with the cleaver. "There's how we buy meat. That's half a steer's carcass. We call it a side. The best beef there is—a shorthorn fattened on Iowa corn. The side weighs 367 pounds and we paid the packer 16¼ cents for it. As you say, the farmer got 11 cents a pound from the packer for the whole critter."

"Now, your porterhouse is right here in the loin—22 pounds of it out of the 367. A lot of things there besides porterhouse. Shrinkage for instance. One pound and nine ounces evaporates—disappears into the air. We can't make the air pay for it, can we?"

"No," said Wadsworth Payne.

"We Know We Make Money"

"NO," SAID the butcher, "and that ain't the only thing we lose on. About 29 pounds of that side is bone. You don't get porterhouse prices for it. The bone costs 16¼ cents along with the rest—we sell it for 8 cents. We trim 38 pounds of fat and suet from the meat. That costs 16¼ cents, too—we sell it for 14 cents. The porterhouse and the other fine cuts have to sell for enough to make up such losses."

"Apparently," said Payne sarcastically, "butchers are in business for their health."

"Wait, young feller," Schurman raised his cleaver, "I don't say we lose money. But I do say we ain't pirates like you think. The boss' dope says there are 200,000 meat sellers in the United States. About a third of the butchers do lose money. They got poor bookkeeping, and they never know where they stand. We know we make money."

Wadsworth Payne agreed. Porterhouse selling at 50 cents a pound when they paid 16¼ cents for the side.

"Maybe I can figger out," said the butcher, "just what we did make on that \$2.50 steak of yours." He put a large hand under the counter and drew forth some mimeographed sheets. Taking a pencil stub from the band of his crownless straw hat he laid a piece of brown wrapping paper on the scarred block and began to cipher.

"This here," he indicated the mimeograph sheets, "is dope on butchers' expenses put out by Northwestern University. They got the figures from 143 shops in Chicago, New York and Cleveland. I'm figgering on the basis of a two-man store, like this one."

"At 50 cents a pound the restaurant paid us \$1 for the porterhouse you ate. Here's where that dollar went to."

On the piece of brown paper Payne saw the following in fat letters and numerals:

The waiter brought the steak with a flourish



BUTCHER'S PROFIT ON TWO POUNDS OF PORTERHOUSE SOLD TO RESTAURANT AT 50 CENTS A POUND, OR \$1.00—

Paid to packer.....	\$0.768
Wages.....	.13
Rent.....	.026
Refrigeration.....	.01
Wrapping.....	.008
Depreciation of fixtures.....	.005
Light, heat, power.....	.002
Laundry, insurance, delivery, local taxes, bad debts, office force, etc.....	.023
Total cost.....	\$0.972
Butcher's net profit.....	.028
Total received for steak.....	\$1.00

"That ain't all," continued the butcher. "From that, it looks like we made a clear profit of two and eight-tenths of a cent. We didn't. You got to take Uncle Sam's income tax out of that and you got to stick something away for a reserve fund to tide over hard times. The boss tells me he does well to make a clear profit of one cent on a pound of porterhouse."

"Somebody Is Robbing Us"

WADSWORTH PAYNE was studying the figures perplexedly behind his thick lenses. "There's dirty work somewhere," he said, doggedly, "somebody is robbing us."

"Take another look at the figures," said the butcher. "What's the biggest item?"

"Why, the \$0.768 paid to the packer."

The butcher gazed fearfully about the store to see if anyone was listening. Then he leaned across his scarred block and whispered an awful name.

"The Beef Trust!"

A great light dawned in Wadsworth Payne's earnest eyes. The Beef Trust! Of course. Why had he been wasting his time with restaurants and butchers when they, like himself, were at the mercy of the vague but terrible "octopus." He,

Wadsworth Payne, was not to be affrighted. All his fleanness was aroused. He wanted to bite somebody and bite him hard.

The butcher was grinning as if he were enjoying a joke, but Wadsworth Payne was so deadly serious that he didn't grin back. He headed for the stockyards. On the street car Payne's gorge rose as he ran over his notes.

Other passengers looked curiously at the frowning young man in thick glasses who was studying a piece of butcher's brown paper and muttering, "Outrage! Damned outrage!"

Wadsworth Payne made straight for a plant owned by one of the great Chicago packers. He got to the manager when he explained what he wanted. The manager—a rangy man with gray hair and steady blue eyes—sat by a window overlooking miles of red buildings, pens, chutes and noisy freight yards. Payne told about the 11-cent steer and the \$2.50 porterhouse. Yes, the indictment was true.

"That's all I want to know," said Payne, as he reached for his hat.

The packer's hand was quicker. It grabbed the hat and held it.

"No, Mr. Payne," said he, "there are a lot of other things you must know—if you

are really digging for the truth and not just rubbing salt in old prejudices."

Here was one of the things: Seventy years ago the founder of one of the great packing companies paid \$18 for a calf. He killed the animal himself, dressed it and peddled the meat from a wagon. His profit on that calf was \$10. Last year the company he founded made an average profit of \$1.95 on each head of cattle killed.

"Now," said the manager, "which was better for the consumer—Gustavus Swift as a little business man who made \$10 profit, or the big business concern which made \$1.95?"



Hard-riding cavaliers trailed the range animals northward

Very interesting comparison, Payne admitted.

"Isn't it?" said the rangy manager. "I'll get you some figures we have on the subject. Then I'll show you the plant and give you other facts that few consumers know."

As they crossed a runway between two pens the manager pointed to the dust at their feet. "See that?" he asked.

"I'm a little nearsighted," said Wadsworth

Payne, as he bent down, "but it seems to be the hoofprint of a large ungulate. A steer, I should say."

"Yes, it's only a steer's hoofprint. But you can back-track on it to the beginning of civilization."

"Man," continued the packer, "first hunted cattle. Then some nameless genius conceived the idea of domestication. The first medium of exchange was cattle—currency on the hoof. In recognition of this the early Greeks stamped ox heads on their coins. The bull was worshiped by the Egyptians and the Hindoos still venerate him. Columbus might not have stumbled on our continent if Europe hadn't wanted a shortcut to India, whose spices were needed for preserving and cooking meats."

"Then the epic of our western range. The Civil War cut off northern consumers and multitudes of cattle accumulated on the Texas plains. Hard-riding, straight-shooting cavaliers in wide chaps and sombreros trailed the range animals northward to the railheads. They were long-horns and they finished the exhausting journey to the eastern cities with every rib showing, producing spare, tough meats."

"Do You Ever Have Stew?"

"REFRIGERATION," the manager went on, "made the present industry possible. Formerly cattle had to be slaughtered where the meat was consumed; now plants are built where the steers are grown and with refrigeration the meat can be shipped anywhere. Steaks eaten at the Hotel Savoy in London may come from Texas cattle, fattened in Iowa and killed in Chicago."

"Getting back—," suggested Payne.

"To your porterhouse? I was just coming to that. Now," said the manager, suddenly, "do you ever have stew at your house?"

"Er—sometimes," stammered Payne, as he remembered that family spat.

"Rather have porterhouse, though. So would everyone. Good stew meats retail at 25 cents a pound. But expensive loin steaks are more tender and tasty. Right there is the trouble."

"If the Lord had made 1,300-pound steers that were 1,300 pounds of porterhouse, all would be lovely. But the critter has a lot of bones to keep him from folding up when he walks and a lot of internal machinery to take care of his digestion. Get this clear—we don't sell porterhouse, we sell sides such as you saw at the butcher's. The 1,300-pound steer contains 734 pounds of meat, which includes 44 pounds of porterhouse. Other things like tongue, heart, liver, etc., bring the total of edibles to 781 pounds. Nonedible by-products come to 134 pounds."

"There is a total loss in evaporation, contents of the animal's stomach, etc., of 585 pounds. About 30 per cent of the entire animal, that loss. We pay 11 cents a pound for it. Besides the total loss, many parts of the steer sell for less than 11 cents. No one ever asks how we can sell shank

for 6 cents or hanging tenderloin for 7 cents. "Now we have 30 per cent of this 1,300-pound steer that is a total loss. The by-products average less than the 11 cents we pay per pound; the cheaper cuts also average under what they cost. There remains the better grade of meat—including your porterhouse—which must be sold for enough to absorb the losses and make a profit on the entire animal.

"Here's how the average worked out with one of the big packers last year:

Average price paid farmer for steers	\$60.08
All expenses, including freight.....	12.63
Total expended by packer.....	\$72.71
Packer received for meat.....	\$63.11
Net returns from by-products, including hides.....	11.33
Total received by packer.....	74.06
Packer's average profit per head before charging interest.....	1.95

Payne had been examining that item of \$12.63 for expenses. He wanted to know what was in it.

"It would take a long time," the manager said, "to tell you everything that includes. Every hand that touches the meat must have wages; every agency that moves it must be paid for the service. A few things in that item are: at the packing plant—feed for the steer, pay for something like 100,000 employees, refrigeration, light, heat and power, trucking to the freight station, freight to the branch plant; at the branch plant—hauling from the freight station, refrigeration, light, heat, power, more handling and hauling to the butcher. When all these things are paid there is

left an average profit of \$1.95 per head—or a little more than a third of a cent of a pound on beef. The average profits of the four biggest packers in 1923 was \$0.0156 on the dollar."

"My dear sir," interrupted Wadsworth Payne, with some heat, "you say you make around a third of a cent per pound on beef; yet the company paid \$12,000,000 in dividends."

"Exactly. We prosper on a profit that would starve other industries. We do it by working our dollars overtime. Meat deteriorates; you've got to sell it fast. In that way our dollar earns its third of a cent profit not once, but from five to seven times in a year. At the highest turnover that dollar would earn, not \$0.0033 1-3, but \$0.0233 1-3. That's what produces the \$12,000,000 in dividends. The same principle works with the butcher—he will sell out his stock every 3.2 to 4.4 days. He can also make a respectable profit on a very small margin."

"Who Makes the Prices Then?"

"WHY don't you big packers shove up the prices and make more money?" Payne asked.

"No packer can do that. There's too much competition. Say that Rudolph Jones starts a little slaughter house in Smithville; he buys cattle from nearby farmers and sells to his immediate community. There are thousands of such little butchers and hundreds of big packers in the country. Every one of them tries to undersell us."

"Who makes the prices then?"

"You do," said the manager, "you and the millions of other consumers who go to restaurants and butcher shops for steaks. Say that a hot spell hits town. Women don't

want to stand over a hot stove and cook soup or stews. They demand steaks that can be broiled in a very few minutes. Result—an immediate fall in the demand for cheap cuts. The butcher can't sell his choice steaks and throw away the rest of the meat so he does the only thing possible—he marks his cheap cuts low enough to make people buy them and he marks up the choice cuts to take care of that reduction.

"There is what makes prices. It piles right back on us when the butchers come to our branch houses and haggle over the prices of sides. When a hot spell weakens the demand for meat, people buy less of the butcher, butchers buy less of the packers, packers buy less of the cattle raisers. Low prices result. Competition in demand brings prices up once more."

Those are some of the things Wadsworth Payne learned from the packer. He was very thoughtful as he rode home in the street car. A complicated civilization had created a complicated system of distribution. He might beat it by getting a rifle and hunting for game; or he could buy cattle and slaughter them himself.

As to that \$2.50 steak—it appeared that when a person went to a luxurious restaurant, he had to pay for the luxury as well as the meat.

Payne entered his apartment and his eye fell on the typewriter. There was a sheet of paper in it. At the top was written, THE CONQUEST OF THE CONSUMER. He took the paper out and tore it slowly into bits. From the kitchenette came a clatter of pans.

"Oh—ah, Emma," he called, suddenly, "how about warming up that stew? I feel like it would go pretty good tonight."

We'll All Fly—But When and How?

By RAYMOND C. WILLOUGHBY

MEN WILL still go down to the sea in ships when the year 1950 begins, and the ships will be more seaworthy, more capable than the magnificent vessels that now compete for the world's custom. But high above the seas will be sailing other great ships of commerce, ships of the air that will touch the ocean only with shadows.

In another quarter century the traveler may choose between sea and air routes for his trip abroad and, perhaps, make his choice in a ticket office selling space aboard the two kinds of ships. For steamship companies are not likely to rely solely on their ships to meet a new kind of competition that would at once challenge their enterprise and their appeal to public patronage.

Moored to a Lofty Mast

AND SUPPOSE a traveler of the interesting future chooses to take passage for a week-end voyage to Europe on a dirigible—the *Atlantis*, say, of the Consolidated Airways Corporation. He may buy his ticket in any large city, but his ship will sail from an airport on the coast. For his convenience this airport will be readily accessible by train, plane, or motor from the principal cities, but a considerable distance to the airport would not weigh against choice of a transoceanic air route because the airship will hold a decisive advantage in speed over even the fastest liner when the voyage begins. And suppose again that the traveler has arrived at the airport, now populous and vocal with other passengers and friends to see them off.

Impressive with sights and sounds is this airport on a morning of the year 1950. Dominating the busy scene is the huge *Atlantis*, London bound, now moored to the lofty cap of a latticed mast.

Everywhere on the field is the orderly bustle of getting the *Atlantis* ready to sail. In the background are the immense hangars that shelter the reserve ships of the fleet. Near the hangars are repair shops, and quarters for the crews and ground staffs. Officers direct the stowage of food, fuel, baggage and cargo. To keep the ship on an even keel everything must be put in its allotted space.

The ship is ready to receive passengers. A small elevator takes them to the top of the mooring mast. Inside the hull the passengers walk along a narrow gangway, the "cat's walk," to hatches through which they enter the "gondolas," fitted with comfortable state-rooms.

The captain is informed that all passengers are aboard. Bells jangle, buzzers squawk, the order is given to cast off. The *Atlantis* rises slowly and clears the tall mooring mast. She feels for the air. Then her mighty engines take hold and smooth her way over the bumps in the atmosphere. The helmsman gives her her head. She sweeps grandly out to sea, her nose sharply a-tilt in scorn of earth-bound things.

Commercial aviation with airships will be established, and traffic will be available just as soon as the ships are reasonably safe and sailings are regular. While the service is a novelty fares may be higher than for com-

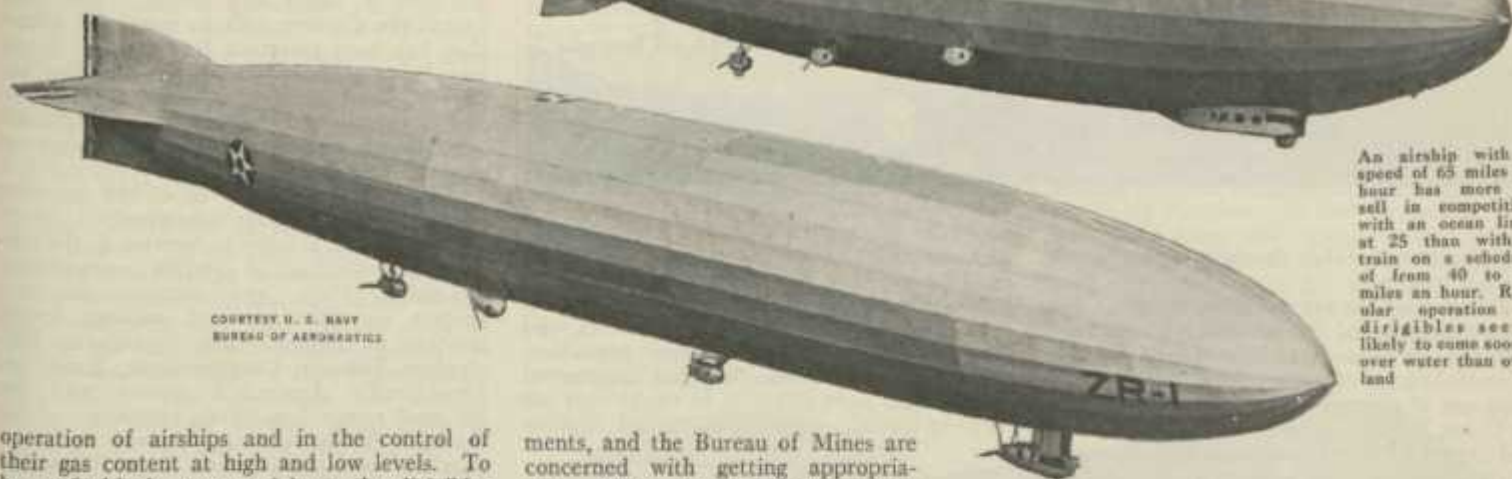
parable accommodations aboard steamships. But the fares will not be prohibitive. Not so long ago extra-fare trains were regarded as a filip to the vanity of the rich, and taxicabs were to be hailed only in emergencies. Nowadays traveling salesmen ride the crack trains and pay the Pullman surcharge in addition to extra fares; shopgirls make no ceremony of flouting the plebeian trolley for the "taxi"; and the blue-ribbon liners are usually sold out of accommodations on every trip.

Twice as Fast as Liners

THE CRUISING speed of airships can be safely sustained for distances greater than from New York to London at 65 miles an hour—more than twice the speed of the fastest liners. This speed would enable a dirigible to make London in two days from New York, departing from New York on Saturday morning and arriving in London on Monday morning. The return trip could be made in three days, allowing for the retarding effect of the prevailing westerly winds. The round trip could be made in a week, if need be, with two days in England. The sailings should be frequent enough to offset the steamship schedules.

Obviously, an airship at 65 miles an hour has more to sell in competition with an ocean liner at 25 than with a train on a schedule of from 40 to 50 miles on long runs, and so operation over water seems likely to come sooner than over land. Atmospheric conditions are more stable over water than over land, and there are no elevations to be surmounted, factors to be considered in the

To be profitable in commercial use, airships of the future must have a much greater carrying capacity than the experimental ships of today. Dirigibles more than double the capacity of the *Los Angeles* have been proposed—with accommodations for a hundred passengers.



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BUREAU OF AERONAUTICS

An airship with a speed of 65 miles an hour has more to sell in competition with an ocean liner at 25 than with a train on a schedule of from 40 to 50 miles an hour. Regular operation of dirigibles seems likely to come sooner over water than over land.

operation of airships and in the control of their gas content at high and low levels. To be profitable in commercial use the dirigibles of the future must have greater carrying capacity than the experimental ships of this day. Ships with a gas space of more than 6,000,000 cubic feet have been proposed—more than double the capacity of the *Los Angeles*. With a ship of the proposed size, accommodations for a hundred passengers would be feasible.

More Helium Is Needed

WITH a fleet of six ships, two could be held in reserve for emergency use, and sailings could be made on four days of the week, the sailing times to be determined by the greatest volume of traffic to be expected.

The lifting medium is of vital importance. Construction of lighter-than-air craft showed the need for a non-inflammable gas capable of floating a metal structure in the air. The only gas now known that meets these requirements is helium, which occurs in natural gas.

When the United States became interested in dirigibles, a survey of the natural gas fields was made by the Geological Survey. Productive fields were located in the northern part of Texas, and commercial production began in 1921 at Fort Worth. The processes for recovery have been improved by the Government, but the quantities produced have not been sufficient to inflate both the *Shenandoah* and the *Los Angeles* at the same time.

The Government's cost for helium during the first quarter of 1925 was \$70 a thousand cubic feet, but it is expected to be much less for a similar quantity during the second quarter. With greater production the cost may be brought down to \$30. The War and Navy Depart-

ments, and the Bureau of Mines are concerned with getting appropriations from the Congress, which would be used for the laying of pipe lines to tap new fields, and thus assure a new supply of helium against the exhaustion of the fields now in use.

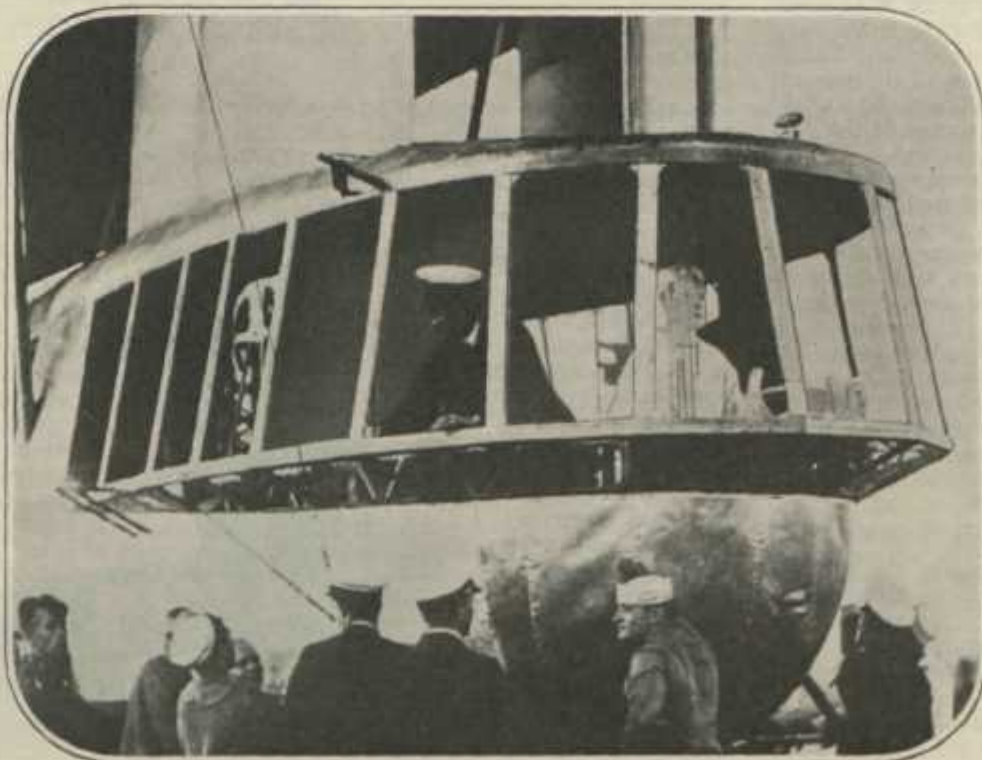
Hydrogen gas can be purchased at \$10 a thousand cubic feet, and it has at times been bought by the Government in rather small quantities for \$5 a thousand cubic feet from plants selling it as a by-product. The lower cost of hydrogen is offset by its fire hazard—the peace-of-mind factor is of first importance when considering the price of helium. The lifting power of helium is about 8 per cent less than hydrogen's, and as either gas used must first lift the dead weight of the ship, the ship lifted with helium would have to be considerably larger than a hydrogen ship to provide similar space for passengers and freight.

Any sound calculation of the cost of building and operating a domestic fleet of airships

must reflect consideration of conditions abroad. Great Britain and Germany probably will use hydrogen in their dirigibles, and their construction and labor costs are also likely to be lower. If airships were susceptible to methods of mass production, as are automobiles and even airplanes, American builders could in some measure meet the differential in day wages. But the building of one or two ships at a time, with their construction requiring several months, gives small promise of the economies possible in quantity production. On the question of foreign competition our airship construction will parallel the building of steamships rather than the making of automobiles.

Not Asking for Subsidies

OPERATING costs, as related to the volume of traffic, according to P. W. Litchfield, vice-president and factory manager of the Goodyear Tire and Rubber Company, should enable American promoters to pay their way if assured that 50 per cent of all the ships operating between the United States and foreign countries must be American-built and American-owned. Aircraft makers and promoters are not asking for subsidies, but they do believe that dirigibles are important to the national defense, and they look to legislation to provide against the unfortunate contingency that America may be deprived of the benefits of a commercial airship service readily available to support the military establishment. And they believe that when the Government uses its resources for the construction of airports, it helps to create



COURTESY U. S. NAVY BUREAU OF AERONAUTICS

Control car of the *Shenandoah*. Peace-time operation of dirigibles has been demonstrated by the Navy in successful flights of impressive duration.

The airplane has shown that it can work as well as fight. Planes, such as this one, carrying four passengers and more, fly regularly between London, Paris and Brussels.

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facilities as national in character as harbors or weather reports.

The peace-time operation of dirigibles has been demonstrated by the Navy Department with the *Shenandoah* and the *Los Angeles* in successful flights of impressive duration. Both ships are of the rigid type, first built in 1900 by Count Zeppelin in Germany. Development had proceeded steadily abroad until the war. Then a succession of accidents, coupled with a wave of economy in government expenditures imposed a check to progress throughout the world. British airship stations were closed and their construction personnel scattered. The Germans were halted by the treaty of Versailles. The French and the Italians left in their hangars the rigid airships obtained from Germany after the armistice.

Navy Builds the ZR-1

"BUT THE eclipse was not total," a military observer wrote, "and in every country there were a few men who kept the art alive, and continued study and research . . . As past experience was analyzed, four outstanding facts became apparent. The first was that the German naval experience was on the whole highly successful; second, that the exclusive development of helium gas production in the United States was of fundamental advantage to us; third, that such a disaster as the R-38 wreck was preventable if adequate theoretical basis for danger could be obtained; and fourth, that Major Scott's invention of the mooring mast should eliminate handling accidents."

The Navy Department sponsored the rigid type in this country and decided to build a ship for long-distance reconnaissance at sea. This pioneer ship was designated "ZR-1," but later she was named the *Shenandoah*. She was designed by navy engineers, fabricated at the naval aircraft factory at Philadelphia, and assembled at the naval air station, Lakehurst, New Jersey. She is American built throughout, and manned by Americans. The gas bags, twenty in all, were made by the Goodyear Tire and Rubber Company. She is driven by five 300-horse-power Packard motors capable of keeping her at 65 miles an hour when under full speed. Her cruising radius is about 4,000 miles.

5,066 Miles in 81 Hours

THE *Los Angeles*, formerly the "ZR-3," was built by the Zeppelin Company at Friedrichshafen, Germany, for the United States Government as a replacement for two airships of smaller size assigned to this country by treaty at the close of the World War. The *Los Angeles* was designed for commercial use with accommodations for twenty passengers.

The delivery flight to this country began on October 12, 1924, at Friedrichshafen, and ended at Lakehurst on October 15, requiring

81 hours and 17 minutes for the total distance of 5,066 miles. The average speed was 62 miles an hour. Her fourteen gas bags have a total capacity of 2,470,000 cubic feet, and when inflated with helium can lift about 148,000 pounds. Five Maybach engines of



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400 horsepower each give a cruising speed of 60 miles an hour. The cruising radius is more than 6,000 miles without stopping.

Both ships are housed in the hangar at Lakehurst. Their principal dimensions are:

	<i>Shenandoah</i>	<i>Los Angeles</i>
Length	680	658
Diameter	78	92
Height	96	100

The terminal facilities provided for dirigibles may also be used by airplanes, which would serve as "feeders" and "distributors" for airship lines. Airships arriving from London could neither land nor take passengers at places other than the established airports, unless additional terminals and land crews were provided, and that enlargement of service would probably be too expensive to put in practice. But passengers could take airplanes

from inland cities to the airport near New York, say, or from that terminal to their own cities, for planes require no ground crews to land at any city where a suitable field is available.

The development of airplanes for commercial use is sound and steady. War news coated the airplane with an emotional glamor that has been sustained by "carnival flyers" and "wing walkers," daredevils who live and die by doing stunts. But the airplane has shown that it can work as well as fight and thrill—overseas a considerable number of airplane lines are in regular service, but it is significant that virtually all of the operating companies are heavily subsidized.

Considerable activity is reported in the continuing development of aviation routes abroad.

London, Paris, and Brussels are now centers for passenger and package freight services to Belfast, Oslo, Stockholm, Helsingfors, Moscow, Constantinople, Tunis, and Casablanca. Australia's success with her air mail routes has led to extensions of the service. An experimental air mail service is now in operation between Cape Town and Durban, South Africa. Package freight of small bulk and high value is an important source of revenue on European routes—so important that "one company is concentrating on it rather than on passengers . . . recent cargoes to and from Paris and Amsterdam have included jewelry, prize poultry, dogs, champagne, motor car engines and parts, gold and silver bullion, gowns, hats and wearing apparel, and patent leather."

All Europe Active

BRITISH companies have reported that the total mileage of their machines increased from 778,000 in 1922 to more than 1,000,000 in 1924, and during 1924 they carried 15,000 passengers with only one fatal accident. French commercial planes made one thousand flights in 1919, and during 1924 made 13,000 trips, carrying 16,000 passengers and 2,500,000 pounds of merchandise. A through air service to connect Paris with Buenos Aires is now in prospect.

During the summer of 1923, daily flights were made on 19 routes from German cities to London, Paris, Vienna, Rome, Moscow, Baku and the Baltic states. The planes carried 20,000 passengers, and considerable mail and freight. Plans were made in 1924 to extend the service to North Africa, Asia Minor and China.

Great Britain is also interested in the commercial use of planes in India—an interest that may be stimulated by the agreement of France, Austria, and Czechoslovakia in behalf of technical collaboration,



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This British Bristol triplane has a capacity of fourteen passengers and two pilots and attains a speed of 105 miles an hour. During 1924, British air-transport companies carried 15,000 passengers a total of more than a million miles with only one fatal accident.

and for the interconnection of Paris, Prague, Vienna, Bucharest, Constantinople and Bagdad by plane service.

While European powers have been devising means to serve their continental and colonial interests, two enterprising engineers, Henri DeFrance, a Frenchman, and E. R. Armstrong, an American, working independently, have prepared pretentious plans for artificial "islands" that would safeguard transoceanic flights. The "islands" would serve as supply stations for planes, and would be securely anchored about 500 miles apart.

Post Office Lights Way

THE PROGRESS of commercial aviation in America has not been hampered by the need for international agreements and political considerations as in Europe. The Post Office Department has done pioneer work in showing the feasibility of transcontinental flying on the New York to San Francisco air mail route. The department has literally lighted the way for commercial aviation in America, and the new overnight mail service between New York and Chicago is a timely

efficiency of planes for use between branch offices in carrying officials and company mail.

America has the men, materials, and money to establish commercial aviation. Her engineers have developed powerful motors of comparatively light weight, "wing" radiators that reduced head resistance, and the technique of working duralumin for use in planes and airships, special fabrics to meet special conditions, and delicate instruments that have increased the safety of flying.

The authorization of courses in aviation in the government academies at West Point and Annapolis is a timely impetus to general interest in aeronautics. All combat officers and members of the graduating class of West Point will be offered practical, as well as theoretical flying experience. Every graduate of Annapolis is to become experienced as a pilot or observer.

A supporting interest in the development of commercial aviation is also expressed through the endowment of \$500,000 from Daniel Guggenheim for the founding of a school of aero-

skilled flyers and unsafe planes. The insurance problem also presses for solution. Until all the hazards and losses of this new method of transportation can be determined for considerable periods, the service must operate either without protection or under irregular premiums.

Will Survive Its Scoffers

COMMERCIAL aviation has been damned with faint praise. But it will survive its scoffers. The iron ships that would not float still ply the seven seas; the steam trains that were devices of the devil have become blessings to all mankind; and motor cars that were merely the breakneck contraptions of twenty years ago now expand the useful activities of millions. And yet, in this day there are patronizing appraisals of the "visionaries" who are throwing their good money in the air. But if those dreamers have their heads in the



Two summers ago, this "biggest plane in the world" was launched at the Wilbur Wright field at Dayton, Ohio. Compare the landing wheels with the heavy tires on the motor truck. This triplane has a wing-spread of 120 feet and is driven by six 450-horsepower Liberty motors.

stimulus to public interest in the peace-time usefulness of the airplane. The department is now authorized to establish air mail lines by contracts. Under the regulations issued by the department, the service may be extended by contract to cities in any part of the country, provided that the extension is justified by the prospective traffic.

The news of the day reflects a widespread interest in transportation by airplane.

The Ford project for service between Detroit and Chicago is still fresh in mind. This project includes an air port at Dearborn and use of the Stout metal plane. Other capitalists are in the field.

The National Air Transport has been capitalized at \$10,000,000 for service between New York and Chicago, with Col. Paul Henderson, former air mail chief, at its head.

The Chicago and New Orleans Transport Company announced that it would begin on July 4 an eight-hour passenger service between Chicago and New Orleans.

A weekly service between New York and Yorktown, Virginia, has been established by the Sikorsky Company.

In California an "aerial cab" service to the principal cities is provided by the Checker Cab Company, with headquarters at San Francisco.

Industrial corporations are testing the

navics in the College of Engineering of New York University.

The gift was actuated by a desire "more quickly to realize for humanity the ultimate possibilities of aerial navigation" and "to give America the place in the air to which her inventive genius entitles her." This school will train engineers for the design of commercial aircraft and for industrial management of aeronautical enterprises.

Must Convince the Public

THE facilities for commercial aviation are readily available. The present problem is to convince the public that aircraft are dependable, that undue risk of life and property is not inherent in their use. The greatest percentage of passengers by nationality who make use of commercial planes in England are Americans—a commentary susceptible of many interpretations.

But if passenger traffic in this country must wait on further demonstration of safety, there is no need to postpone the movement of express and freight by plane. The most important need of the hour is for legislation that would lay down rules of the air, and would control the inspection, construction and operation of aircraft, and the examination of their personnel—legislation that would protect passengers and shippers from un-

clouds they have their feet solidly on the earth.

And certainly the dreams of long ago are the realities of the present. Bellamy in "Looking Backward" looked forward to the year 2000, and provisioned the wonders of radio. Jules Verne's orderly fancy gave the world its first story of a submarine. Kipling fired imagination with his stirring tale of the night flight of a mail packet from Quebec to London, and in his "Anticipations" Wells foresaw heavier-than-air flying machines in use by 1950—all dreams, but all of the stuff that nourishes the progress of mankind.

Commercial aviation will become a usual business. It is here now, a little nebulous, perhaps, but visible and operative in experimental forms. It will give new point and purpose to life. It will expedite the exchange of goods and services. It will give a broader definition to transportation and communication. It will make the theaters and operas of great cities accessible in a few hours to dwellers on radial air lines; and it will distribute metropolitan papers to the south and to the west on the same day they are printed.

The conquest of space is active and progressive. Radio gave to man the fascinating shadow of life in far places. Airplanes and airships will give him the colorful substance of a distant world.



When Will Irwin wrote "The City That Was," this whole area in San Francisco was virgin sand-lot. It is the Richmond District now, a completely built-over residence district of thousands of homes with an average valuation of \$15,000 each, and tapped by fast car-lines

1925 GEORGE K. FUSSELL, SAN FRANCISCO



The New San Francisco

A Thoroughly Partisan Article

By WILL IRWIN



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THE OLD order passeth yielding place to new. And they who lived, moved and had their being in the old order always fight with their very souls against its passing. Twenty-five years ago, when I knew her best, San Francisco was not only the most lovable city of the North American continent, but she was also the most contented with things as they were.

There she sat, what with her harbor and her location the God-appointed center of the Pacific coast. The fat herds of San Bernardino, the giant forests of Eureka, the burdened orchards of the Santa Clara, the deep mines of the Sierra, the princely grain fields bordering the Sacramento—all were working for San Francisco. There, by the necessities of geography the miners, ranchers, lumbermen bought their supplies and marketed their product; and thither they came for their recreation.

As Charles Tenney Jackson has pointed out,

whenever, on the Pacific slope, a man spoke of "the city," he meant San Francisco. Its annual bank clearings were double those of all other cities west of the Rockies. Its harbor—to describe whose magnificence none has ever found adjectives strong enough—did our only considerable trans-Pacific trade.

San Francisco Was Content

THE BASIS of these prosperities was raw material—cereals, fruits, lumber, fish, metals. Mostly indeed, the staples of industrial life were agricultural. With which San Francisco and Northern California in general were well content. The average inhabitant of that insouciant, beauty-loving community did not care to see the vistas of Mt. Tamalpais obscured by anything but mauve fogs, nor the golden surfaces of the bay polluted by waste and oils. The boosters and promoters, talking of manufactures, got scant hearing.

And anyway, the question—Californians of

the north would tell you—was academic. Neither California nor its back country has any coal. And without coal you could not manufacture on a large scale. Even when the Bay Counties Power Company stretched to San Francisco the longest electric-power line then known to the world, San Francisco took little notice. Electricity was all right to run a street railway or light a town, but as for manufacturing—even when California began to discover oil, San Francisco remained unenthused. Oil—you lit lamps and ran automobiles with the oil, paved streets with asphalt. And that let it out. You couldn't build up factories without coal; and anyhow, who wanted factories?

The booster talked of 50,000,000 population for the Pacific Slope, and two or three million for the bay towns. The Native Son believed that, and cheered. He never stopped and calculated that no such population could ever be attained without intensive manufactures.

As things stood, the coast was getting its clothes, its household goods, most of its machinery, from two or three thousand miles away and by a long haul over two giant ranges of mountains.

Los Angeles showed the way. There lay Southern California, on the edge of the great divide, a region not so well dowered by nature as California of the north. I make this statement on my own sole responsibility, be it distinctly understood. Not for worlds would I involve my friend, the editor of this publication, in the consequences of my rashness.

Just because Southern California has less natural richness, those one-lungs who brought from the east its first forward impulse had to dig for what they got. To obtain crops, they must irrigate; they brought water from the Sierra or sunk artesian wells while the northern farmer was still banking on the uncertainties of dry years.

Oil was discovered, first at Bakersfield near the imaginary boundary between north and south, and then near the confines of Los Angeles itself. The Southern Californian looked on it, saw that it was good, and began therewith to turn wheels. Later, he brought reinforcing power from the Sierra. He installed more direct rail communication with the east and the Rocky Mountain region. The movies discovered Hollywood as a location, not only bringing money to town, but advertising Los Angeles.

I Take the Responsibility

THE DAY, the unbelievable day, came when Los Angeles on paper had passed San Francisco in population. I say, "on paper"; here again I take full responsibility for my statement. My breast, not the editor's, is bared to the guns. For by the accidents of political division, San Francisco cannot include in her census such big suburbs as Oakland, Alameda, Berkeley, and Richmond, across the bay. Reckon them in, and she is still larger than Los Angeles.

You see, it is hard to beat geography. San Francisco had her central location and the finest land-locked harbor in the world; she had clung to certain advantages, like banking and stock-exchange supremacy, which she got in the days of her first momentum. She had other invisible assets. For example, the University of California, second largest American institution of higher learning, lay just outside her doors, and Stanford, eighth largest, only 30 miles away. She wasn't slipping by any means; but Los Angeles was at least thundering at her shoulder, getting ready to pull away.

Then, at about the end of the Great War, San Francisco, almost imperceptibly to herself, entered the new era. She began to use the oil, the water-power, the abundant raw material of her imperial background; to plan new electric-power development; she took to manufacturing.

Not so much in the city itself, for San Francisco proper makes poor factory site. It is almost an island, like Manhattan. The Pacific Ocean and the bay surround its narrow peninsula on three sides; high hills, tag-end of the coast range, almost cut it off on the fourth. But fringing the other side of the bay lie, at tide water, wide, hill-backed flats, ideal manufacturing locations.

Even within the city in the Islais Creek district land is being filled in for factory sites with deep water frontage and railroad connections.

"The City," no matter how far this manufacturing business goes, will always keep something of its present character. It will be by day the financial and business center, and by night the recreation ground for the busy communities across the waters. Most of the towns now in process of transformation into industrial communities lie less than half an hour away by ferry, and eventually San Francisco will tunnel under the bay, or bridge it.

The harbor speaks for itself. For half a century, San Francisco has been talking about the Oriental trade. She was thinking, then, in terms of mere transmission. In the days to come, she expects to trade with the Orient in terms of her own goods.

Then there is climate. In touching on climate, the Californian risks scorn, contumely, laughter. Like southern chivalry or New

impartiality, give an imitation of a Native Son, and boost.

Nowhere in the Temperate Zone, not even England, can one with entire comfort play out of doors more days of the year than in the Bay Region. Virtually, it never snows. Between November and April, it rains part of the time. On the rainless days, one goes out of doors to play golf, tennis, baseball, to hike in the country, exactly as in August. During the late spring, summer, early autumn, one arranges his outdoor appointments in confidence that two things will never interfere—rain or excessive heat.

Though San Francisco grow as big as New York, nothing can spoil Mt. Tamalpais, raising its 3,000 feet of wooded height above the bay and the city; nor the primeval Muir Woods behind it, kept for delights.

The Climate Is There

ALL THIS raving comes down to one practical point: A man can have a good time cheaper in San Francisco than in any other place I know, and in the course of a roving life I have known quite a few places. This helps explain, I think, the exceedingly low labor turnover reported from the factories of the San Francisco region.

The old-time California booster asserted that the slope would hold some day its 50,000,000 population. Let us be conservative, shave his figures a little, and call it 40,000,000. Even 30,000,000 would be quite a little change. The resources are there; the foreign outlook is there; the climate—I promise not to mention it again—is there.

But as I have said before, it will never reach its full possibilities of population until it manufactures its own goods. Back of it lies the more broken but undeveloped Intermountain country, destined to its own increase; and a shorter haul from the Pacific than from the Atlantic or the Great Lakes. Population and the development of manufacture will interplay, one boosting the other. Someone, twenty or forty years from now, must make on the ground the goods with which the slope feeds and clothes and shelters and amuses herself; and San Francisco, looking at the map, wonders if she isn't elected by destiny.

There's New York; a fine harbor, an ocean looking to another world in front, an immeasurably productive country behind, a thousand miles of domestic coast to right and left. Anyone, looking at the map in the early seventeenth century, when Philadelphia and Boston both exceeded New York in population and importance, should have known which was destined to be the San Francisco of the Atlantic Coast. It's the same story with Chicago, really.

San Francisco always believed herself the child of destiny. Only for some thirty or forty years of her middle period she sat "serene, indifferent to fate," waiting for Mother Destiny to drop sustenance into her lap. That doesn't seem to work in the twentieth century; and suddenly she has risen up and gone forth to get what she believes she rightly owns.

I confess that I shan't love the new San Francisco so well as the old. But what am I anyhow but a dopey author, preferring a sea-moss-spotted old Spanish shack of the early days to a fine, new skyscraper? And at that, I shall doubtless continue to love her better than any other city of the world.

NINETEEN years ago, when news of San Francisco's disaster came fluttering over patched up telegraph wires, Will Irwin sat in the dingy editorial office of the old SUN, in New York, reading every line that came, rewriting and making graphic these fragments from a devastated city.

"There were times," he said, "when I could not have told you whether I was in New York or San Francisco unless you had given me five minutes to collect myself."

It was in a mood like this that he wrote a newspaper classic, "The City That Was." It sang the glories of a San Francisco that he felt had passed, of the gayest, most carefree city in America.

After a score of years, we have asked him to write on "The City That Is," the new San Francisco.—The Editor

England culture, it is a matter taken with due seriousness only at home. But I find it necessary here to dwell on the outworn topic; it is vital to the discussion.

San Francisco is never hot, and never very cold. The natives have grown of late a trifle effeminate, according to old-timers; they have begun to install furnaces in their houses. No one thought of that frill a quarter of a century ago. An open fireplace to take the chill off from the evening was quite enough.

The easterner, during his first month of residence, finds the Bay Region a little chilly. Acclimated after a few months, he goes about like the natives in superb indifference to the idea that there is any climate at all. The Native Son changes not his garments with the season; he wears, summer or winter, the same medium-weight garments, the same light coat of evenings. Nowhere on the globe is there less variation between the temperatures of the different months.

First score for the climate: Experiments in the efficiency of labor at various temperatures show that the maximum lies in the neighborhood of 60 degrees; and the day-time temperature of San Francisco hovers all the year about that point. This may be the answer to certain figures showing startlingly low labor costs which the Northern California boosters have given out of late. Labor is more productive while it works; owing to the absence of those ills which rise from changes in climate, it works more days a year. That disturbing element, labor turnover, cuts less figure.

The question of pleasant surroundings for labor has commercial as well as sentimental importance. Here I throw away the mask of

It's a Family Argument in Wisconsin

By HENRY SCHOTT

THERE'S Wisconsin, with everything in resources, history and people to make it great. That's the state that sent the Iron Brigade to the front in the sixties, ready for four years of the war's hardest fighting from the first day it took the field. That organization alone did enough to give an average state its full quota of history and tradition for fifty years.

And again in the World War! From Wisconsin went the Thirty-second Division, one of the first National Guard divisions to be put into action, the first American troops to hold a position on German soil. Smashed through what had been considered an impregnable line, leaving ten thousand dead and wounded strewn over the field. That's the Badger in war. In peace Wisconsin is a state of home-owners. Fine farms, first in American dairying; great manufacturing industries, fed with coal and iron through a dozen lake ports. A saving, thrifty people.

Hostile Camps

EVERYBODY works; the idler is lonesome in Wisconsin; the gentleman of leisure lacks companionship. Good climate, beautiful country, lakes and forests, thousands of miles in a carefully planned road system, a world-famous university and secondary schools noted throughout the educational world. There's a state! And a people!

And that very state and the same people have been in two opposing camps for twenty-five years, a division based on fear, suspicion and doubt, the side that's "in" figuring how it can rub the unpleasant into the "outs," and the "outs" in a state of extreme nervousness wondering where and when they are to receive the next jolt.

Political lines, conservatives and liberals or progressives, or Old Guard. Whatever the name, both spend time, money, energy and more or less emotion watching for an opening or getting set for the next blow.

Are those people any different from their neighbors—of Michigan, Indiana, Iowa, Minnesota, Illinois, Kansas? Are they less American than the men and women of Ohio, or Nebraska, or New York? Is a cross-section of Wisconsin population in its nature dissimilar to that of the United States as a whole?

Not a bit. Unless perhaps Wisconsin might claim a superiority. The farms are well above the average in yield and near the top in appearance. The towns are modern and

apparently thriving. The industries in the manufacturing section of the state turn out good products with sound management and conservative expansion. The men at the top have usually been trained to know the work of the bottom. Labor conditions compare favorably with those of any other part of the country.

But more politics year in and year out, than one would find at a church conference! Politics is a permanent industry, running twenty-four hours a day, twelve months in the year. An industry to a few, and a recreation for thousands. It is an instance of where political professionals have gradually established themselves in position to divide the mass of the citizens and keep the divisions

beginning in school districts, and is carried in unbroken lines straight to the capital and to the party leaders.

The man who pays the bills has had little real organization, and has acted largely on the defensive. The attitude of the man who pays the taxes, who sees what is coming, has, until recently, been one of "What's the use?" or, "We can't do anything about it." When the situation became too grinding, some of the larger companies incorporated in other states, and moved their general offices. Those firms have often been mentioned, including the Simmons Company, furniture; Palmolive, soap; Johns-Manville; and numerous individuals. Escaping unjust taxation is the reason given for their change.

There the matter has stood for years, the politicians going farther and farther, and the business men stating their case to the legislature and making sporadic efforts to give the facts to the public, without concentrated action or effective organization.

And No Results

WITH the business men the work was done in groups and by individuals, and, as one man expressed it, each group and each individual had a different idea of the best means to be used. No need to say what the result was.

A session of the legislature was a period of anxiety to the men who had accumulated property.

"What are they going to do this time?" was the ever-present question. The fact is, no one knew, not even the legislators themselves.

As an instance, there has been a compulsory unemployment compensation bill introduced more than once. For the third time it has just escaped passage. It provides that the employer is to be taxed to pay the unemployed. While passage has been resisted successfully, the fear of it weighs until the legislature adjourns.

And in that lies the cause for the greatest loss to the people of Wisconsin and to the industries. Also, this constant apprehension—the anxiety over what may come every time the legislature meets—keeps the tax-paying element in a state of nerves and painful uncertainty.

Ignoring the institutions which have taken headquarters away from the state, those which remain are deterred by this fear from making the improvements and expansions their business might justify. W. H. Alford, vice-



Political professionals have gradually divided the mass of citizens, and keep them in a state of constant combat

in a state of constant combat until they have grown to accept it as normal. The politicians alone profit.

It is not easy for an outsider to grasp and understand the situation in this state. On one side is the dominant political faction in full control of the state government, with a policy of finding new methods of adding to the tax burdens of successful men and institutions, and then saying to the small property-owner, or the voter with no property at all: "See, we have freed you from taxes!"

On the other side are the merchants and manufacturers, large and small, who feel that they are inviting new penalties when they use sufficient business sense, industry and good management to earn a profit. The politicians, as usual, have always been on the aggressive, making the best of every opportunity to create a feeling against the successful. Their organization is complete. It

president of the Nash Motors Company, put it this way:

"Our business, as you know, is in an unusually fine condition. Today we cannot fill the demand for our product. Nearly two years ago we wanted to build an extension that would cost about two million dollars. It was necessary. But instead of going into it confidently and wholeheartedly we postponed it pending the possible new tax action. We finally built the improvements, but the delay not only cost us a lot of money, but it also cost the state the regular taxes that would have come from it, taxes that would have come from the profits, and what is far more important, it cost the state and the community the steady employment of several hundred men."

Business Wants to Remain

NEAR Sheboygan is an institution that is known the world over for its products and for the beautiful garden village—Kohler, the home of the Kohler industries. When Walter Kohler, head of the company, appeared before the legislative committee, he began his statement as could many other Wisconsin men:

"Our business was founded in Wisconsin fifty years ago by my father. We have no desire to move our factory from the state."

And then he spoke of Kohler.

"Kohler, where our factory is located, is an incorporated village. Town planners, architects, landscape men and engineers were called into service some years ago and provision made for the directed, orderly growth of this community for twenty to fifty years in the future. Parks, playgrounds, athletic fields, schools, public buildings, and community centers are provided for."

"Although we desire to remain in this state, we will have to decide, on its merits, the question as to whether we expand and move all or part of our plant elsewhere over a period of years. The subject is constantly debated, and a survey has been made of a strategic location outside of this state favorable to our industry as it relates to labor, raw materials, finished goods, markets, and legislative attitude."

There appears the ever-present apprehensiveness that is hampering Wisconsin's natural development. Business doesn't want to move and does want to expand, but always it fears to make needed fixed investments when the next legislature may go on a new tax rampage.

It is strange that the law makers have not realized that their hostile attitude, their adding on of taxes, even their talk of adding on taxes, all tend to destroy the very money-raising purposes they have in mind.

It is only within the last year that the men

who carry the greater part of the burden have decided to act as an organization in presenting the facts to the people as a whole. It is not to be a question of a campaign for a month or two before elections, but a campaign to go on until the people have all the facts, open and above board, and shall decide whether they are for a natural development of the state or against it.

The Wisconsin Manufacturers' Association was chosen as the organization through which to act. There were many suggestions as to whether the organization should be given a name such as "Fair Tax League," but its organizers said, "We are committed to put all of the cards on the table, face up, and we will start with a name that definitely identifies us."

A voluntary fund was collected from the members with the stipulation that not one penny of it was to be spent for political purposes, directly or indirectly. The main use to be made of the money is to give the facts about the conditions as they exist, put them out as advertisements, pay the regular commercial rates for them, and have them appear in the press of their state.

And then a very important decision: That advertising sent out under this plan should not only bear the name of the Wisconsin Manufacturers' Association, but also the name of the committee directly responsible. So the copy carried at the bottom this legend:

"The committee in charge of this 'Forward' program is: Carl A. Johnson, president Gisholt Machine Co., Madison; Walter Kohler, president Kohler Co., Kohler; George Vits, president Aluminum Goods Mfg. Co., Manitowoc; W. H. Alford, vice-president Nash Motors Co., Kenosha; Otto H. Falk, president Allis-Chalmers Mfg. Co., Milwaukee; F. H. Clausen, president Van Brunt Mfg. Co., Horicon; George F. Kull, secretary Wisconsin Mfrs. Assn., Madison."

Here is an excerpt from one of the advertisements:

MEANS PROSPERITY FOR ALL

Our state is one large community made up of many towns and cities, with its prosperity based on agriculture and industry.

Better farms and bigger factories will make Wisconsin grow.

On election day just passed, the people of Michigan, voting on a State Income Tax, defeated it nearly 5 to 1. The people of Florida by a similar majority, defeated a State Income Tax by referendum vote.

Two years ago, Oregon enacted the Wisconsin Income Tax plan and now they repeal it by popular vote.

With these examples before our people, is there good sense or good business in continuing to

agitate higher taxes and other unnecessary laws for Wisconsin industries?

Our people will stand by industry, just as they stand by agriculture, when they know the facts.

Get the Facts and Help Wisconsin Grow.

Write for booklet: "The Story of Wisconsin."

In considering the question of Wisconsin taxation, it must be understood that the constitution of Wisconsin does not permit the issuance of bonds except for purposes of military defense. The state is not permitted to go into debt for any amount exceeding \$100,000. That means that not only all of the current expenses of the state, but all improvements which are usually provided for by bond issues, must be paid by means of funds raised through immediate taxation. A very comprehensive and complete road system of more than 5,000 miles has been built and such bonds as were issued came from the voluntary action of a few counties registered by referendum vote.

First State to Tax Income

IT WAS the first state to adopt a comprehensive state income tax. That was back in 1911. Then there is the usual tax on public utilities, where 15 per cent is retained by the state, 20 per cent distributed to the counties, and 65 per cent to the municipalities where the properties are located, except in case of railroads where the entire proceeds go into the state treasury. The telephone company pays from 2½ per cent to 5 per cent of gross receipts, of which the state retains 15 per cent. Life Insurance Companies incorporated in Wisconsin pay 3 per cent of their gross income within the state. On coal there is an occupational tax of 1½ cents a ton for bituminous and 2 cents for all anthracite that passes over docks.

The grain elevator pays one-half a mill per bushel on wheat and flax, and one-quarter of a mill on all other grain handled.

Income taxes, ranging from 1 per cent to 6 per cent on individuals and corporations are apportioned 40 per cent to the state, 50 per cent to the municipality, and 10 per cent to the county. Naturally, the cities think it unfair to take 40 per cent of the tax they pay and spread it over the state.

And there have been surtaxes for soldiers' bonus, and soldiers' educational bonus, and now a teachers' retirement fund of 1 per cent additional income tax. Many of the states issued bonds for the soldiers' bonus. Wisconsin paid from taxes, mostly on incomes.

An inheritance tax, which was also enacted in 1903, has, from time to time, been changed, but always in the direction of increasing the rates. In 1921 the taxes were almost doubled.



Fine farms—first in American dairying—great manufacturing industries, good climate, beautiful country, schools noted throughout the educational world. And the people of Wisconsin have been in two hostile camps for 25 years!

In 1903 the total receipts were negligible—\$14,320—as against \$3,000,000 for 1924. The inheritance tax ranges from 2 per cent on the first \$25,000 of taxable inheritance to a 40 per cent maximum on amounts in excess of \$500,000, varying with remoteness of relationship. And of these taxes, 7½ per cent goes to the county treasurer, 92½ per cent to the state as a whole. Many individuals quit the state on account of what they considered unreasonable inheritance taxes. One, who died shortly after moving, left an estate of \$15,000,000. Had the tax been lower the state might have profited from this estate.

At a recent legislative hearing when an unsuccessful attempt was made to reduce the present rates by one-third, a list of fifty well-to-do former citizens who had changed their residences was presented, but without effect. In the case of the income tax, the law provided for an offset of the personal-property tax.

The New Burden

AS IN many other states, the personal-property tax plan had broken down. So it was provided that if the personal-property tax of an individual or company was greater than the income tax, then the personal-property tax applied, and there was no income tax. Should the income tax amount to more than the personal-property tax, then the income tax was paid without personal-property tax. Not much complaint about that.

But with that fixed idea of steadily increasing the burden of the heavy taxpayer, the legislature this year passed an act taking away this offset, and requiring payment of both taxes—income and personal property. Passed by a very close margin. Some say both sides were surprised, but it's a law now.

Further, there was a provision in the income-tax law that dividends received from a corporation that had already paid its state income tax would not come under the income-tax law.

Naturally, any individual or corporation that is not satisfied with conditions always has the right to pick up and move to another state. Even if necessary to leave its manufacturing plant in Wisconsin, it could take its headquarters to neighboring Illinois, or to New York. Then, so far as the income tax is concerned, it would be required to pay only on such profits as it had earned in sales actually made within the boundaries of Wisconsin. But that is not the spirit of the Wisconsin business man; it's his home and he wants to stay if the cost is not prohibitive.

The case of the Nash Motors Company may be taken as a concrete example of what these added burdens mean. W. H. Alford, vice-president, showed a legislative committee in Madison that in 1922 the total Wisconsin

taxes of his institution were \$747,179. Had his company been located in Detroit, where many of its competitors are in business, the taxes would have been \$609,000 less. If in Flint, Michigan, another motor center, the difference would have been \$631,000. The Nash Company is incorporated outside of Wisconsin, but it pays taxes on its entire income in the state, and, as has been said by Judge Alford:

"The present officers of the company moved to Wisconsin with the intention of making their home and remaining. We have never attempted to build up outside of the state. We have never threatened to leave the state, nor do we have any intention of making such threat. But if our capital can be more profitably employed elsewhere it would seem a desirable thing to move."

Mr. Alford's attitude is that of most of

Now that the men who carry the load have finally decided to come out and give the facts honestly, frankly and accept full responsibility for them openly, I have enough faith in the intelligence of the people of my state to feel that there will be a return to justice and fair dealing that will result in the immediate and permanent good of the state."

This new plan of the Wisconsin business men to come out as an organization and give the people the facts would seem the obviously correct one to an outside visitor. Wisconsin people as a whole are no different from their neighbors. They are justly proud of their state. They are a prosperous people; but under more than twenty years of domination by a splendidly organized political machine, with little effective defense or explanation by the business interests, more than half these people have come to see the picture through the eyes of the politicians.

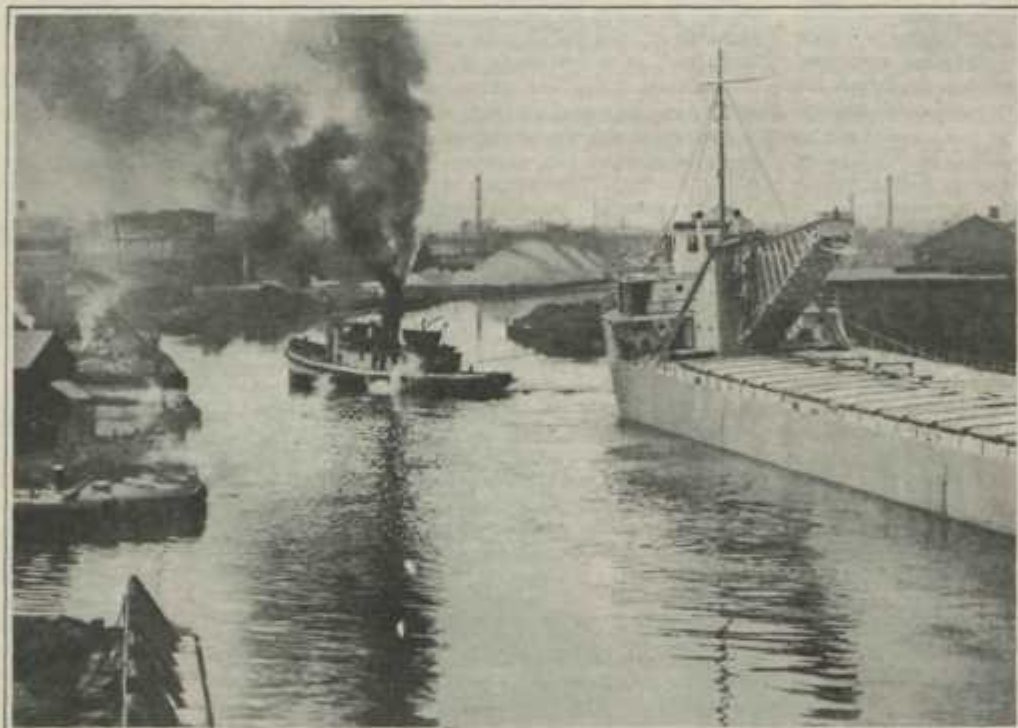
A Family Fight

TO AN outsider it has all the symptoms of a first-class family fight of long standing. At heart, neither faction wants to be unjust to the other and both think they are right. In fact, those most directly interested do not seem to be very far apart. But some very cunning and industrious lawyers—represented here in the professional political bosses—have come into the disagreement and it is to their interest to foster the family differences and create new feeling. The day the two factions bar the selfish trouble makers and decide to act for their own common good, with action based on facts

instead of feelings, then Wisconsin's family fight will be at an end.

There can be no doubt that the men who have been paying the bills under these varied tax laws are at last on the right course; but they can't expect to change the situation in a month or a year. The great question they must ask themselves is whether their members have the patience and the determination and, if you will, the necessary loyalty to their state, to stick to this plan, not for one year, but for three years, or five years if necessary. Will they continue their policy of placing the facts before the people of their state not only before election, but every month, and every week in the year? And will each of them, in the desire to do the best thing for the state as a whole, be willing to forget the individual interests of himself and his own particular company?

That is what must be done if the taxpayers of Wisconsin are going to set themselves right. If the committee in charge, the men who sign their names, are an example of the entire organization, then an era of good feeling will return in Wisconsin and it will be permitted to resume the free and normal development that so splendid a state and people deserve.



Wisconsin's industries are fed with coal and iron through a dozen ports. Business does not want to move out of the state; it wants to expand, but stands in constant fear of what might happen when the next legislature meets.

the other industrial leaders in Wisconsin. There is Gen. Otto H. Falk, president of Allis-Chalmers Mfg. Company, and an outstanding citizen.

"Suggestions about moving to escape what appears to us an unjust attitude on the part of the state officials toward industry have not appealed to me at all," he said. "Even if we could pick up our physical plant here and carry it away I would not be interested. This is my native state, and it's the state where my people began before me and where I hope my family will always remain in active work. Wisconsin is my home and in Wisconsin I do my work, and here I stay."

"I believe it is the duty of the Wisconsin business men to stay here and meet the situation face forward, frankly bringing the honest facts before the people in a way that no one can misunderstand them. Do that and keep at it and it will not be a long time before there will be a definite change in attitude."

"Perhaps we business men have let things drift with the thought that the people would understand; that there was no use of our denying or correcting all of the misstatements any irresponsible person might make; that in time things would straighten themselves out.

Direct Selling Has Come to Stay

By WALTER CURTIS

President, Independent Industries, Inc.



Walter Curtis

ONE morning this spring, March 6 it was, I got a telegram from E. S. Powell, my Local Representative in Tampa, Fla. He wired:

MERCHANTS ASSOCIATION HERE HAS PUBLISHED FULL-PAGE ADVERTISEMENT TELLING HOUSEWIVES TO BEWARE OF THE

HOUSE-TO-HOUSE SALESMAN. AM SENDING COPY OF AD. WILL KEEP CREW WORKING.

I could do nothing until the newspaper page came, but when it did I worked fast. It bore this headline:

BEWARE! OF THE STRANGER WHO RAPS ON YOUR DOOR

In the right-hand corner was reproduced a clipping taken from the paper of the day before, to the effect that a hosiery salesman had attempted to attack one of the women at whose house he had gained entrance. The scare-sheet went on to add excitement to the incident and to say:

PATRONIZE LOCAL MERCHANTS IF FOR NO OTHER REASON THAN SELF-PROTECTION!

With the help of my advertising agent I prepared another full-page advertisement combating the Tampa page and sent it out. I put the proposition squarely before the women of Tampa and am glad to say that after it was published Mr. Powell turned in more orders than before the Tampa merchants made their splurge.

In July, NATION'S BUSINESS published an article by Prof. Harry Wellman telling about "The House-to-house Bugaboo." He said many things that do not square with my experience, and left unsaid other things which bear on the subject.

While it is true, as he says, that itinerant merchandising has always been with us, it has not developed until comparatively recent years.

American merchandising methods have gone through certain definite stages—from the small store to the department store, then the specialty shop, then the chain store, and the mail-order house, to the method of direct selling, which now represents a yearly volume of business in the United States in excess of \$300,000,000.

No wonder the retailers are in combative mood. Do they relish catalog-house competition? Do they relish chain-store competition? Do they not heat up over the larger store in the larger nearby town which draws trade away from them? Why should they not also turn their guns on house-to-house selling, and try to kill it, just as they so often try to best other types of competition.

One weapon of retailers has been to get the municipal governments to pass ordinances requiring license fees of one kind or another. Perhaps the most famous of these ordinances was the Portland (Oreg.) case, which went to the Supreme Court. It had been sustained by the United States Circuit Court of Appeals for the Ninth District. The ordinance required that every person who "goes from place to place taking orders for goods for future delivery and receives payment or any deposit of money in advance shall secure a license and file a bond. The license fee is \$12.50 quarterly for each person on foot and \$25 if he uses a vehicle. The bond must be in the penal sum of \$500 and conditioned to make final delivery of ordered goods, etc." (Quotation from Mr. Justice McReynolds of

continue to thrive as they are thriving now.

To my way of thinking, and to quote a friend of mine, "the retailers haven't any divine right to do business with their customers—if other means spring up to share the business, just as the mail-order catalog business did, and it meets certain needs of customers, then those means are justified by economic necessity. Competition which is fair and aboveboard is not to be deplored."

We Welcome Competition

IT IS true that there are crooks in the direct-selling business, but it is also true that there are crooks among the retailers, in fact there are crooks in almost every business. It seems that many of the retail merchants' associations would have the public believe that because there are or have been a few crooked salesmen (they call them "agents" and "peddlers") that all direct sellers are crooked. Just because a merchant happened to find out that one of his clerks was dishonest does not necessarily mean that all clerks are crooks.

If the retailers in a town where direct sellers are working feel that they have values which are superior, let them make it known fairly and squarely. We will welcome honest and straightforward competition. Let them do as some merchants in Willmar, Minn., have done, for instance. These merchants found that hosiery salesmen were calling on the housewives, so they got together and published in the newspapers a page advertisement which contained individual price lists and hosiery descriptions from nine different firms, inviting comparison with the specialty salesman's products, shades and prices.

It is true that in this advertisement they used the old "Beware of the Stranger Who Raps on Your Door" scarehead, and the shibboleth—"These firms employ Willmar people, pay large local taxes and help build up the community;" but they had the glimmer of the idea—that the honest way to meet the competition of the direct seller is to come out frankly and compare values and prices.

Far Ahead of the Average

I AM sorry that the Willmar firms showed bad judgment in using the above arguments, but they have come so far ahead of the average community that I hope they will see the light, go the rest of the way, and treat direct-sellers fairly as fellow business men on an open competitive basis. If they will do that they will merit and get the admiration of the consumer, and a much more whole-hearted cooperation in comparing value and prices, to let the best proposition win.

It has been charged that direct-sellers use price and price only as an argument. In one of my advertisements for salesmen and saleswomen and district supervisors I use this headline "When you sell Monasilk Garments you sell Quality, not Price."

It brings me employees of high character

WE SHOWED this manuscript to a business caller who has a deep interest in distribution. He read it, passed it back and said:

"Good story, but won't it cost you a lot of retailer friends?"

Our answer was this:

"Perhaps so, but it ought to make retailer friends for us, too—for the retailer should know the arguments which support house-to-house selling, and understand that it is economic law rather than city ordinances which will settle the survival of the new-style peddler."

The writer of this article is a man who has built up a large business by house-to-house selling. He speaks as an advocate, not as a judge, but his arguments are worth listening to.—The Editor

the United States Supreme Court, in the decision handed down May 25, 1925.)

The question at issue was the right of an incorporated city to tax salesmen of outside manufacturers, merchants, and other organizations seeking to do business through local solicitors or traveling salesmen. More than 480 cities had enacted ordinances taxing salesmen similarly to the Portland plan, some even more drastically. Such taxation existed in thirty-eight states, with the number of cities varying from 1 in the state of West Virginia, to 20 in Pennsylvania, 26 in Texas and 137 in Wisconsin.

480 Ordinances Nullified

THE Supreme Court has reversed the decision, the argument being that it is the constitutional right of Congress to fix all laws affecting interstate business. The decision nullifies the ordinances of the 480 cities and establishes a precedent to prevent the enactment of any similar ordinances.

Retailers may complain about the volume of business which the firms who sell direct-to-the-consumer are taking away from them, but all these complaints and sudden hue-and-cry will not alter the fact that so long as these concerns give the consumer better service and more satisfaction than the retailer they will

who know enough to realize that price is a poor main argument for use in selling. Quality is remembered long after the price is forgotten. In other advertisements for salesmen, I read these headlines:

"This label sewed in every individual garment means Quality-Service-Satisfaction";

"Now I challenge any tailoring house to equal MacGregor values";

"Tailoring salesmen! Less than 1 per cent delayed shipments during the last Easter rush!"

"For those who prove their worth";

"Five big reasons for the success of Doublewear salesmen: (1) Service; (2) Fit; (3) Comfort; (4) Price; (5) Sales Plan."

I submit that when concerns use such arguments as the above to influence salesmen and saleswomen to investigate their propositions, they are not out to fleece the public. If they are to prosper, grow, or even stay in business, they must sell a product that will make friends and lead to repeat sales.

A Great Deal of Poppycock

WHEN I started in the direct-selling field I was obsessed with the idea that an article had to be cheap to sell. I put out a garment at \$8.95, but there was so much dissatisfaction, returned merchandise and kickbacks, that it was discontinued in favor of a \$16 garment that is giving satisfaction and making friends wherever sold.

There is a great deal of poppycock in the statement by retailers that direct-sellers take the money out of the town. For instance, 80 per cent of my Florida saleswomen this winter were home-town people. And anyhow, most of the money the retailer gets, or much of it at least, goes out of town to pay the wholesale cost and the transportation. The sales person coming into a town from outside spends much of his profits in living there, so that little is taken out.

I said previously that I didn't agree with some of Mr. Wellman's statements in *NATION'S BUSINESS*, last month. As I read his article I jotted down some points, some of which are worth attention.

1. *How does the public feel towards the house-to-house salesman?* As a general rule the public is friendly, and the best proof of this is the amount of business being done by direct sellers. The Real

Silk Hosiery Mills is an interesting example. They have 2,000 representatives and do a \$10,000,000 annual business. In 1924 they paid a dividend of 9.7 per cent on the common stock, with a net profit of \$1,455,342; while Van Raalte, Inc., Phoenix Hosiery, Julius Kayser, H. R. Mallinson, Onyx Hosiery paid nothing and had much smaller net profits. Worth and Bedell of New York, both large garment houses selling to the retail trade through stores and catalogs, are entering the direct-selling field.

2. *Does the public favor the saleswoman?* Yes, but there are few professionals, and the new material must be recruited and trained. Women are harder to get, but they sell women's garments more easily

than men. They are invariably controlled by men district supervisors.

3. *Has house-to-house selling passed the peak?* No, I do not think so. The crest of the wave is a long way ahead. The annual total is increasing. It is just becoming legitimized, as witness the ruling of the United States Supreme Court, previously described.

4. *Is successful, big scale house-to-house selling restricted to nonshopping goods, such as kitchen articles, brushes, and the like?* House-to-house selling in its modern phase started with brushes for all sorts of household uses, then hosiery, then men's suits, then underwear, now outerwear of all kinds for both men and women. Men's caps have met with great success, also shoes. Pianos or furniture have not yet been sold in this way; but phonographs, novelty rugs, radios, shrubbery and a host of other things are being sold direct. We are getting away from the gimmicks into the larger fields. The two biggest items in the industry today are men's and women's apparel from hats to shoes.

5. *Is it possible to sell style merchandise by house-to-house, in profitable quantity, or must the merchandise be a comparative staple?* Yes, indeed, there is no handicap. I sell style merchandise, Worth and Bedell both sell style merchandise, and a great many others.

We Perform a Service

6. *Is it true that house-to-house sales of hosiery, as an example, were or are successful because local merchants do not stock the variety of colors women want, and therefore the house-to-house salesman gives her a superior shopping opportunity?* Yes, excepting the larger towns where there are large department stores or specialty shops. In my own line, in the smaller towns, the stores don't compete with us at all. In many of the towns the consumers have never even heard of our kind of artificial-silk knit outerwear. The small merchant can't afford to carry the line we sell, so there is no competition anyhow. We are performing a service to the woman because she can get from us garments she can't get in her own local store. We give her a superior shopping opportunity without the

bother of going from store to store. Direct sellers bring articles to consumers that storekeepers in many instances haven't got, both in variety and in price. I know of one direct seller who controls several knitting mills, who lists 723 items of underwear, sampled from style card and swatches of fabrics and from a few specimen garments which the salesperson carries.

But it isn't shopping opportunity that makes the success of the direct-selling method. It is the fact that the salesperson talks up his goods and sells them. He has in sight the money he will make—if he misses his sale he gets nothing. The girl behind the counter in the store gets her salary anyhow and doesn't need to worry much whether or not the sale is made. If the clerk behind the counter would put heart and soul into the selling as the specialty salesman or saleswoman must do to win, there would be little direct selling today.

7. *Is it true that house-to-house selling has been successful during the past five years mainly because times have been less propitious, manufacturers had extra stocks to move, and salesmen were plentiful?* The unemployment period after the war gave encouragement to direct selling, but now many salesmen make \$10 to \$20 a day. Direct selling is here to stay. \$50 to \$100 per week is common for men who have the stuff in them. Good salesmen for a real proposition are plentiful, and they are of a better type than ever before, because the better ones are attracted by the higher earnings possible. Salesmen for the old type of 25-cent or 50-cent house-to-house article are hard to get. They can't live on their earnings from such small sales.

No Trouble Getting In

8. *Is progress being made in enabling salespersons to "get into" houses to interview the housewives, and how, or is it becoming increasingly harder, with no real relief in sight?* The larger direct-selling firms are advertising to the consumer in the *Saturday Evening Post* and elsewhere, to pave the way for the salesperson's interview. This is one help. Some concerns are using door openers—sample brushes, a small wash board for silk stockings, packages of needles, etc. The salesman calls, leaves a postal card offering such a brush or

premium free if card is mailed requesting it. When the card is sent, the salesman returns, presents the gift, and gets his interview. In my case, I find that a well-dressed, fairly intelligent woman can get in anywhere without an opener. Much depends upon the first few words said at the door before the interview is granted. (We can't, however, work in apartment houses in big cities.)

9. *Can manufacturers who both sell direct to wholesalers and dealers also successfully use the house-to-house method? Will not the "trade secret" come out and hurt the firm's name with the dealers? If either the dealer or the salesperson finds out that his firm is selling to the other, he will be angry. It is, therefore, wise to use*

"I prepared a full-page ad combating the Tampa page. I put the proposition squarely before the women of Tampa, and after it was published more orders were turned in than before the merchants made their apurage."

different names and addresses in dealing with each outlet. I know of one big concern who expect to throw over three thousand dealer accounts if they make a success of direct selling, upon which they are now experimenting. This firm is now selling to the trade, has been for years, but lately hasn't been able to make money. Dealers buy hand-to-mouth, the selling expense is high, the turnover is slow, dealers demand long credit terms. The dealer or his buyer must be catered to with special models; whereas selling direct this firm can standardize the models, cut down factory expense, sell what they want to sell and at cash terms with quick turnover.

Won't Become Pests

10. The view held in some quarters is that house-to-house salesmen will multiply until they become such a pest that they will automatically kill the direct-selling distribution method. If the storekeepers of the country don't wake up there will be many more direct sellers. The clerks are indifferent. On the other hand, the direct salesperson is a specialist, knows the line, and is out to sell. But I don't think the country will be overrun. Direct selling is not easy. Some have it in them to sell direct, others haven't. Some can sell only a certain type of article. I have in mind a man out in Denver, a supervisor who stayed with me for eight months and lost about \$3,000 and then quit. He could sell lawnmowers successfully, but not women's apparel. My supervisor out there now is a big success.

11. What is the most successful selling

method used by direct sellers? The C. O. D. plan. In the exact, legal phraseology of Mr. Justice McReynolds, "When a willing purchaser is found, the solicitor fills out and

representative cannot accept your order unless the deposit is made. We do not accept full payment in advance. Do not pay more than the printed deposit."

"One of the copies is left with the purchaser; the other is first sent to the local sales manager and then forwarded to the mills. . . . In response thereto the goods are packed and shipped by parcel-post C. O. D. direct to the purchaser. The solicitor retains the cash deposit, and this constitutes his entire compensation."

Quick Turnover

THE advantage of this method is that I send out \$10,000 worth of goods one week, and fifteen days later the goods are all paid for. This quick turnover reduces expenses, and eliminates entirely the collection and bookkeeping costs, and therefore enables us to operate on a fairly close margin and make money.

12. What's wrong with our method of direct selling? If it proves its place in our economic life as it seems to be doing—nothing. Did

not the phonograph dealers of St. Louis send representatives out to the homes in a highly successful effort to sell Victrolas by direct methods? They did. Retailers have their own vacuum-cleaner direct sellers. Automobile retailers do not wait but go out after business. Insurance men don't sit still and hope for someone to come and buy. Nor do real-estate men.

They are direct sellers. Let's permit economic law to take its course (it will, anyhow) and, in the meantime, play the game squarely and we'll all find that there is enough business for everyone.



"It has been charged that direct-sellers use price and price only as an argument. I submit that when concerns use such arguments as are shown in these ads to influence salesmen, they are not out to fleece the public."

signs in duplicate a so-called 'order blank.' This obligates the firm to make delivery of the specified goods and, among other things, states—

"The mills require a deposit of \$1 (or other specified sum) on each box listed below. Your hosiery will be mailed you by parcel post C. O. D., direct from the post-office branch in our mills. Pay the balance to the postman. As the entire business . . . is conducted on the parcel-post C. O. D. basis, our repre-

Standard Color Schemes for Charts

EARLY in its work of organizing the available material on Market Analysis and Advertising, Committee Number III, appointed by the Distribution Conference of the Chamber of Commerce of the United States to operate in this field, discovered an opportunity for betterment of practice and has made a definite recommendation covering it.

The matter is a mechanical one to be sure, and not of overwhelming importance; but it indicates how the Committee is attacking its job.

In the past few years a large number of colored charts, maps and diagrams have appeared in connection with market analyses. In most of them the colors have been used for the sake of contrast and vividness and have had no relation to one another and no connection with the relative standing of the facts which they represented. For example, a certain university, in its maps of a large city market, used purple and gold, the colors of royalty, as indicating the best territories, while blue represented more humble portions of the city.

In contrast, a well-known publishing company represented the best areas as blue, while yellow represented poor markets—the blue ribbon of the horse show, and the "yellow streak" being the apparent connotations.

In seeking some satisfactory basis for standardization the Committee soon became convinced that it was not to be found in the work of any of the market analysts, since they usually had only an arbitrary selection.

Nor did the books on graphic methods of presenting statistics agree in the matter of a color scheme. Some advocated the use of red to indicate poor territory on the ground that the accountant associates red with losses. Others had equally good reasons for using other color schemes.

There apparently is only one place in the general scheme of things where colors are arranged in any regular order which remains fixed and uniform—namely, in the spectrum. There the order of color is fixed, regular, uniform, continuous, and has a definite relation to the violence with which the colors make their impressions on the human eye—red, orange, yellow, green, blue, indigo, violet—the strong colors at the top, the weaker and more neutral colors at the bottom.

Moreover, when the seven main colors of the spectrum are thus arranged it is possible to insert an infinite variety of intermediate shades and tints. These colors are immediately available in a wide variety of forms, such as inks, paints, dyes, stains, printing or lithographing colors. At the same time (and this is equally to the point for statistical

purposes), they offer plenty of contrast and can be made to take on a definite color-weighting if they are always used in the same order in statistical color work. And in extreme cases where more than seven elements are to be shown in color they are capable of convenient expansion to an indefinite number of shades.

These considerations led the Committee to agree at its meeting in Washington on May 20, that it should urge on all persons working in this field of market analysis to arrange their color keys on this basis.

It was agreed also that wherever possible red should indicate the best, highest, richest, most immediate, or most conspicuous element to be graphed, and that the others follow in order (orange, yellow, green, blue, indigo, violet), as they occur in the spectrum, reserving white to indicate blank items and black for special uses.

Where less than seven colors are to be used, there is obvious advantage in selecting contrasting colors—such as red, and violet, or red and blue, while for three colors, the three "fundamental color sensations," red, green, and violet-blue, offer simple choice. The main point is to secure contrast and at the same time to correlate the order of colors with the order of items to be depicted.

—PAUL T. CHERINGTON.

Four hundred thousand persons were drawn to the toy department of the store which exhibited this dinosaur. The police had to be called to regulate the traffic.



Dinosaurs and Elephants to Order

By DONALD MacGREGOR

WHEN the telephone rang Joseph Damon swung around in his chair and answered.

"Hello—yes—hello," he said. "Yes, this is Messmore and Damon. You want one hundred dinosaurs? Small size? Yes, yes, we'll supply them, but we can't get them ready for you as soon as that. Week after next at the earliest. We've got a big order of elephants that simply must be delivered. Oh, if you insist, we might let you have ten dinosaurs by the first of the week and the others later. All right. Thanks."

He hung up the receiver and made a memorandum.

To Advertise a Film

"EVERYBODY wants everything in a hurry," said he. "That was a motion-picture company after a hundred dinosaurs to advertise a film showing a lot of pre-historic animals. We made them a dinosaur a couple of weeks ago for a lobby display here in New York that drew so much business that they're using the same idea all over the country. Maybe you saw the dinosaur, in front of the Astor Theater?"

I had seen the animal, about twelve feet long, arching his neck at intervals, heaving his sides as if breathing and swinging his tail impatiently; in fact, that had prompted me to visit the most peculiar manufacturing establishment in the country.

A large giraffe stood in one corner calmly watching an ugly baboon dressed in a funny red and blue coat, a buffalo in another corner nodded his head monotonously; two clowns in spangles were playing with a sea lion, one dangling a fish just outside his reach, while the other tried to amuse him by getting out of a chair, standing on his hands and returning to the chair again.

YOUR wife calls you up and says:

"Would you mind stopping on your way home and ordering a mechanical dinosaur thirty-seven feet long?"

Would you know where to go?

You would not! Then read this article!

That's the way we might introduce this if we were trying to publish a helpful "how-to-do-it" magazine.

Or, if we were running a magazine devoted to "reaching the top," or "helping humanity," we might say:

Read the inspiring story of two young Americans who from nothing battled their way to the very top of the artificial dinosaur industry.

But we didn't think of this article as either helpful or inspiring. We just thought it was interesting, something for the hot weather, and proving again that "Truth is stranger than fiction."—The Editor

In their shop, the most peculiar manufacturing plant in America, George Messmore and Joseph Damon will construct anything from a mechanical mastodon to a manikin.



Through a door that led into the factory some workmen could be seen putting a coat on Benjamin Franklin.

All these were samples of the products of a firm that will undertake the construction of anything from an automatic mastodon to a brilliantly colored Egyptian vase. The objects are intended for display, to attract the buying public.

Department stores in the larger cities are the chief purchasers, although motion-picture concerns and the better-known theatrical managers offer a considerable market. The output of the plant may be found adorning the windows or serving as the central feature of the toy departments of mercantile establishments from coast to coast.

Retail Stores Ally

WEALTHIER concerns often buy and resell to those that cannot afford the outlay in the first instance. A life-size elephant bought by a store in Philadelphia, Pa., one year may be shown in a store in New Philadelphia, Ohio, the next.

This modern Noah's Ark, which is an ally of the retail interests of the country, had a typical American beginning. Its founders were pioneers. George Messmore, as a stage hand in Detroit, had a genius for building mechanical contrivances. Joseph Damon, in Mt. Vernon, Ill., had been a butcher's boy who wanted to be an artist. They went to New York City fifteen years ago; since they had no money for railroad fare, they rode on freight trains.

They had to struggle along with odd jobs at first, but eventually found work constructing parade floats and decorations for fairs and expositions. The work was profitable, so they formed a hit-and-miss partnership and traveled over the country for a few years, visiting cities

that were to have celebrations. They built any kind of decoration that anybody wanted, anything from a triumphal arch to a plaster elk. Eventually they assumed the obligations of marriage.

In need of a steadier income, they opened a two-man shop in New York City to build window displays for stores. That there was a market for these they had learned while touring the country. They intended to sell papier mâché figures, on which might be draped silks and similar goods, together with any special features that the stores might want.

Orders Roll In

MESSMORE was the salesman and Damon remained in the shop to do the work. In a short time orders came so fast that extra help had to be employed; and now, seven years afterward, the shop has grown into a modern and highly-specialized factory with half a dozen departments for building mechanical animals and other store displays and a large stock that includes 100 parade wagons.

"Our first experiment with mechanical animals," Mr. Damon explained, "was with a monkey that stuck out his tongue. That was built, soon after we opened our shop, for one of the New York stores that wanted something to attract attention to its toy department. Compared with the mechanical animals on the market today it wasn't much, but it gave us an idea.

"My experience as a butcher's boy, together with some knowledge of animal anatomy acquired in the New York art school, to which I had won a scholarship, had given me a good basis for modeling. When we were touring around the country we had encountered a number of Elks' conventions and carnivals and of course built no end of elks. We had built other animals, too, on the theory that they are more interesting on parade floats than human figures alone.

"From the time we constructed the monkey we got plenty of orders for automatic ani-

mals. Our next venture was a donkey that would kick up his heels. And from that, in the last seven years, we've gone all the way up to the big dinosaur we had in the store in Newark, N. J., last Christmas.

"That dinosaur, according to the store's own figures, drew 400,000 persons during the Christmas buying season. In fact, the crowds were so large that the police had to be called several times to regulate the traffic in the store. We had the animal in the toy depart-

"This mastodon," he explained, "is to be thirty feet long and built in proportion. It also will follow the lines of a skeleton in the American Museum of Natural History. In addition to having a moving trunk, tail, eyes, tongue and all, it will have a general swaying motion and, altogether, it will be equipped with thirteen motors.

"What animals are the most popular in the stores?" I asked.

"Elephants seem to be," the manufacturer continued. "In toy departments they appear to hold the greatest interest for children, although we have found that group figures, which include clowns with dogs or donkeys, are very much in demand. In certain kinds of light and at a distance it is difficult to tell one of the synthetic elephants from the real thing.

To Lure Crowds

BACK of it all, of course, is the job of attracting the crowds. We have, consequently, when animals are set up, mingled with the spectators in an effort to find out what interests them particularly.

"The first principle of getting a crowd to a window or toy display is a sweeping motion

that will attract the eye. After that the spectator is interested in details. He will marvel at the quivering of the nostrils, when that probably has been the easiest thing to supply. The real job, perhaps, has been in providing the sweeping motion, as with the neck of the dinosaur.

"Concerns all over the country are continually giving us special orders involving details that are hard to provide. For instance, a bank wanted something to show in its window on thrift week. A figure of Benjamin Franklin was suggested.

"Franklin was to be seated at a desk, writing. His right hand was to move across a sheet of paper and stop, while his left hand was to be lifted to his forehead as if he were thinking. Then the hand was to be dropped, while the right hand returned to its original position, across the page. That was a tough mechanical job, but we were finally able to figure it out. We put in gears to provide the writing motion and then released the hand so it could move back across the page.



Synthetic animals, such as these, which move automatically, are used in movies, musical comedies and in window displays to attract the buying public. Elephants are the most popular.

ment, on the fourth floor, and the elevator service was inadequate to handle the people."

Mr. Damon produced a picture of the dinosaur.

"This animal," he continued, "is forty-seven feet long and nine and a half feet high, although he lifts his head fifteen feet. He was in a suitable setting, a kind of swamp, near which was a grass hut where an operator, with an electrical switchboard, handled ten motors that provided the movements. Among other things, the neck swings back and forth, the sides heave at intervals to create the illusion of breathing, the eyes open and close, the tongue flops around in the mouth and the tail switches up and down and across.

"What does a store have to pay for an animal of that sort?" I asked.

"That was rented to the store," Mr. Damon replied. "Ordinarily we sell the animals outright, but not the dinosaur. It cost us \$35,000 to build and, of course, that made it out of the question. We intend also to rent the mastodon we have under construction."

He led the way into the factory where half a dozen men and women were binding together a wicker framework, basket-like, while two or three others were tinkering with a jointed trunk that will be electrically operated.



The Business Man and a Next War

By DWIGHT F. DAVIS

Acting Secretary of War

IF THERE'S another war—a great war—there won't be any cost plus guessing; profiteering and reorganizations after the paper profits have been assayed at the bank.

There won't be contracts that both sides misunderstand when settlement comes; medical and quartermaster departments won't rush into one plant and bid against each other; government agencies won't go on plant-grabbing raids, each for itself and the devil take the hindmost.

There won't be a national convention of boards, commissions, committees and groups called together in Washington, conflicting or overlapping, and untrained in their duties and methods; or ordering of material and then letting the manufacturer wait months for specifications and drawings.

The organization will be ready this time. Manufacturers will know beforehand what is expected of them, and they will be expected to deliver according to the Government's ideas.

This Is What We Mean

"YOU mean they'll just order us to turn in and make what they need without discussion or conference, or expert boards and all that?" asks the average citizen; "no preliminary meetings of the various industries to allocate the work, discuss methods, raw materials, and so forth?"

That is just what we mean. The plan is to do the conferring and convening in advance, in times of peace, so that production can begin on the hour.

It would be different—unrecognizable, almost—from a Washington point of view. It is all a part of modern military science as it is studied here, in England, France, Czechoslovakia, Germany, Italy—wherever there is an army, model 1925. There is an economic side to it as well as a military. The idea is that if there must be a war, be ready for it and make it snappy. The sooner it is over, the better. The army officer does not expect a war, and hopes there won't be one; but if it should come, the Army will be ready to make it short and quick, however hard.

The whole problem of supervising the supplying of the Army in time of war is placed in the hands of the Assistant Secretary of War. The National Defense Act of July, 1924, states that very explicitly in these words:



Dwight F. Davis, who as Assistant Secretary of War is charged with the supervision of the supplying of the Army essential to war-time needs

The Assistant Secretary of War, under the direction of the Secretary of War, shall be charged with supervision of the procurement of all military supplies and other business of the War Department pertaining thereto and the assurance of adequate provision for the mobilization of material and industrial organizations essential to war-time needs.

That is quite a large order, but its wisdom is not questioned.

The procurement control center will be in Washington, but the aim is to decentralize most of the actual work, placing headquarters in fourteen cities over the country, where purchases can be made, contracts let on the spot, and supplies warehoused.

The first question to be answered is, "What will be required?" in case of war, which means the selection of kinds of material, and then specifications and standardization.

Next, "How much will be required?" The

answer here depends upon the General Staff mobilization plan. Tables of organization, equipment, wastage, and casualties, the study of the necessary reserves are prepared, all depending again on the location of the war.

Third, "When and where will it be required?" and, fourth, comes the big question of how to acquire the necessary supplies. Where can they be made? Who will make them? How rapidly can they be produced? How are they going to be bought and paid for?

A Great Business Problem

IT IS on these general lines that my office has created an organization of officers who are studying and meeting what is really a great business problem along business lines. This small organization, composed of selected officers, has a very clear idea of the magnitude of the problem. These officers are making use of the experience and assistance of men actively engaged in business. They are studying factories, transportation, raw materials and availability of supplies from the ground up.

All the factors entering into every industrial manufacturing program must be taken into account. Back of every finished article displayed in the retail store, some corporation has had to provide for these contingencies:

Facilities and Equipment, Raw Material, Power, Capital, Labor, Transportation, and Merchandising.

The War Department has the vast industrial resources of the nation at its command if it will but tap them intelligently. Therefore we must know what we are going to procure, then list and survey the facilities where we propose to obtain same in time



U. S. WAR DEPARTMENT PHOTOS

If there's another great war, the organization will be ready this time. Manufacturers will know beforehand what is expected of them, and they will be expected to deliver according to the Government's ideas

of war. This program, of course, includes allocations, priorities and conservation. It includes using civilians to aid in carrying out the program. But there will be no repetition of the many conflicting boards and commissions, civil and military, experienced in 1917.

In the last war the problem of capital was taken in hand by the War Finance Corporation and the War Credits Board, assisting banks in financing enterprises and advancing money to contractors for war materials. There will be similar agencies, of course, in any future war. All right as far as it goes. But in the next war means will be used to see that capital does not make unreasonable profits, such terms as "controlling capital" and "making war unprofitable" being used in discussing it.

No Need to Draft Capital

IN THIS country it has not proved necessary to "draft capital," so long as the Government can meet its needs by taxation and the issuance of bonds, but there is ample legal authority in the National Defense Act to draft or take over manufacturing plants. This extreme measure is not favored unless it should become absolutely necessary, as it might result in decreased efficiency.

A general policy has been formulated to be applied to labor. Living costs usually advance in bounds with the declaration of war, and the Government plans to use vigorous methods to prevent this price rise and the consequent unrest in labor and increased cost of production. Immediately upon the beginning of war, machinery will be set up to adjust labor disputes, with the power of final decision. In the World War, this was not done until a year after the declaration.

The American Legion has proposed a law which fits into the situation, whereby the President will be authorized to take control of the material resources, industrial organizations and services, to terminate any price emergency and to stabilize prices of service and commodities essential to military operations or to the welfare of the civilian population. These are broad provisions. Also

there is a plan to prevent "slackers" from finding refuge in industries engaged in war-time production. It is proposed to prevent this by making it impossible to exempt any man between 21 and 30 because of his industrial occupation. It is held that this would not unduly interfere with production, as the bulk of skilled labor is upwards of thirty years of age.

So far as possible raw materials and supplies are to be standardized, avoiding the disorganization caused in 1917 by constant revision of specifications. It is well known that some

control of transportation if there were another war, probably not along the lines of the last experiment, but there would be very definite supervision.

The whole policy of my office in developing a plan of procurement is based on an outline of a business organization. The officers are studying and handling the problems from the attitude of business men and new ones are being trained in that direction.

Won't Be Taken by Surprise

TODAY we have an Army Industrial College where officers are detailed as students to fit them for this work. Current conferences with business men on our plans are also invaluable.

There is a military maxim, "It is pardon-



U. S. ORDNANCE DEPARTMENT PHOTO

An Army Supply Depot at Chicago. The aim is to decentralize the procurement work, placing headquarters in fourteen cities where purchases can be made, contracts let and supplies warehoused.

plants were unable to get into actual production for almost a year. Just when they would start to deliver guns or shells, along would come an officer with a new set of blueprints and all the work would have to be done over. There will be changes, of course, for no one will attempt to guess what developments six months of modern warfare will bring, but the Army will know what it wants at the start.

And there would be some form of federal

able to be defeated, but never to be surprised." As far as procurement of supplies and mobilization of industries are concerned, we feel confident that we are not going to let the country be surprised in the matter of supplies as it was in the last war. If there is to be any surprise, in many cases it will be a pleasant one to the men and institutions called upon to furnish the means of supplying the Army's needs. At the time it is made effective, one of the great surprises will be to find the Army supply department operated on a business basis.

For instance, three hundred million dollars put into hard labor and good leather will not go into harness and horse equipment where fifty million dollars will cover the requirements.

The Army's Responsibility

NO, THE business end will be operated on business principles, but it will be the Army organization that will be responsible for the handling of that business and the Army is ready to accept that responsibility.

The Assistant Secretary of War must plan an organization that is efficient, and that is prepared for the necessary expansion. Army officers must figure what their requirements will be and must have a plan carefully prepared in advance to obtain these requirements from available resources. Officers must be trained to man the key positions, at least until they can make their knowledge available to their successors from the business world. Big business men will be available, and their services to the country will be of inestimable value, but there must be an existing organization in running order and a knowledge of war requirements which only military men can supply.

There is to be a going concern, made up of trained army men, that can be expanded and will be in position to make full use of



U. S. ORDNANCE DEPARTMENT PHOTO

There is an economic side to war as well as a military. These men, members of the Army Industrial College, class of 1923, are studying the problems of supplying a war-time army from the attitude of business men.

civilian aid when the time comes. The executive direction will center from Washington. The practical work will be definitely decentralized, spread over the country in various supply stations. Various cities have been designated as procurement centers and in some of these tentative organizations are maintained. Today there are in existence quartermaster depots that compare favorably in their equipment and structure with large commercial plants and organizations. A peace-time personnel is maintained, ready at shortest notice to become a full war-time force. For example, one storehouse at a large distribution point now has 14 officers and 200 civilians on duty. In war time it will require 150 officers and 3,600 civilians. That ratio of expansion may be considered typical throughout the whole system.

Construction groups are in existence and standard plans have been approved for barracks, kitchen and mess buildings, officers' quarters, hospital ward buildings, storehouses, stables, garages and artillery sheds.

Last year a procurement war game, reaching into all parts of the country, was held to test the industrial war plans, in which not only the Regular and Reserve officers participated, but a great many civilians cooperated actively. The experience gained from this experiment emphasizes the desirability of making it an annual event.

Contracts Are Standardized

CONTRACTS have been prepared in advance and standardized. In the last war there were instances where two plants in the same community, making the same material, were operating under totally different contracts. This condition meant dissatisfaction at the time and misunderstanding when the time for settlement came. Some of these agreements had not been finally interpreted five years after the war was over, although in

many a case both the Government agencies and the contractors were acting in good faith.

Today there is a board to standardize war-time contracts which has prepared forms for purchase orders and for short-form contracts, the adjustable price contract and the adjustable compensation contracts for construction and manufactured articles. These forms have been tentatively approved, but are still being seriously studied. The first three forms have received thorough criticism from industry as the board has been functioning for over three years. It is therefore believed that in their final shape they will be as perfect as we can make them with the full assistance of industry.

Opposed to "Cost Plus"

THE adjustable price contract includes the estimated amounts which the contractor will spend in the various parts of the work. Then it provides for an adjustment in the total price, upward or downward, according to the fluctuation in the price of labor or material, as compared to the prices existing upon the date of signing the contract.

The contractor will stand to make or lose under it, according to whether or not his estimate of the quantity of material and efficiency of labor has been accurate.

The adjustable compensation contract is a fixed fee and bonus agreement directly opposed in principle to the old "cost plus" contract, inasmuch as every inducement is offered the contractor to save money. Under this form he gets a percentage of the saving and the percentage is based on a sliding scale.

Moreover, in these new contract forms there is a provision for adjustment due to a rise in cost of material and labor, but no labor increases are recognized unless they are approved by a governmental super-agency set up for that purpose.

A few months ago, Benedict Crowell, who was Assistant Secretary of War under the late President Wilson, in lecturing before the Army Industrial College, made this statement:

Most of the people have forgotten the hopeless condition of our industry late in 1917. At that time a Senator of the United States, in a dramatic speech, stated that the War Department had practically ceased to function. This caused a great sensation but I assure you that it was practically true. December, 1917, was the darkest month of the entire war for us—that is, to those who knew our real condition. The situation seemed so hopeless and there seemed to be no way out of it. Yet at that very time light was beginning to break. The point I want to impress is that this confusion had been caused by the supply bureaus, and by supply bureaus I mean principally the Army supply bureaus. They, of course, had placed their orders where each best could, competing with each other to get materials and offering high and yet higher prices to get quicker deliveries. In some cases competition was direct; for instance, in buying motor trucks—every bureau wanted them. One bureau would, for instance, bid against other supply bureaus for a plant having a certain capacity for making steel forgings. In this way the situation I have described was brought about. The factories, machine shops, etc., were tied up and prices became ruinously high, or would have been so if they had continued. The trouble was caused by the success of the bureaus, not failure, and through no failure of industry. The trouble was lack of direction or lack of coordination, in the absence of an overhead control.

That is a good picture of the conditions confronting the country in 1917 after it had gone into the World War.

It is exactly what the War Department is determined shall not exist in case of another emergency.

The business of war is to be on a business basis.

"These Are Just My Working Clothes"

By I. K. RUSSELL

WHAT shall the business man wear when going forth to make a business deal? I know one who always insists on an expensive cigar and credits it with bringing him many an advantageous concession during negotiations.

The high hat and the morning coat combination are of course familiar to all, as was the "Prince Albert" that preceded. But the weirdest suit of business clothes I ever saw fixed up expressly for a business conference was worn by Ruggles, of Manistee.

He was in the day coach of a train that had been snowbound and most of the passengers were restive. As the train crept along between window-high heaps of plowed snow, an old man in the front of the car began to work his way back along the aisle. To each passenger he held out a card and seemed to be turned off with a refusal by each one.

He Was Far Too Alert!

AT LAST he came to my own seat and I noticed that he was dressed in moccasins, a pair of well-worn trousers, an old leather belt that seemed to suggest camp fires and timber cruising, and a plain black shirt, open at the throat, without any necktie.

The card he was holding out to passengers was a folded checker board and he had been inviting various persons on the train

to have a checker game with him. We talked a bit, and played a game of checkers or two, and then drifted into conversation on politics. He was surprisingly interested and far too alert to be what he seemed—a man of the backwoods little used to world affairs.

After a bit I laughed at him and said, "Why the disguise?" For he knew the life of each presidential candidate intimately and recalled conversations with two of them.

And the old man confessed, at least a little. He seemed glad to be found out.

"These are not my real clothes," he said. "They're up ahead in a trunk in the baggage car. These are just my working clothes; I've been down to Detroit doing a little work."

A nudge on the shoulder brought me a note from a man in the seat behind.

"You're lucky," it read, "to have Old Man Ruggles loosen up to you. Seldom does it. I live in his home town. He's the richest man in Michigan. Owns most of the timberland in the state, and owns this railroad and a lot of banks and trust companies. His little spell of work in Detroit was buying up some more of 'em."

With this note for a cue the conversation was switched over to finance. "Yes," said Old Man Ruggles, "four generations of people have entrusted all their funds to me and not a one of them ever lost a cent. I have

a system. I never buy a stand of timber until I have cruised it over myself.

"Then I play a little psychology. I believe nothing pleases a man so much as to have his sense of personal superiority aroused. He gets proud as he looks down on the man he is dealing with. If I can only get 'em to think they are lots smarter than I am, then I have the advantage. That's why I wear these clothes. They save me many a pretty penny in my dealings."

Buys at Backwoods Price

"I BUY at the backwoods price. If I got all dressed up in the clothes up in the baggage car I'd pay the investor's price."

And then the old man tried out one of his catch questions, "Is a penny saved a penny earned?" Not being able to give him the answer before a junction in the road separated our party, I waved him goodbye as his car pulled away—with a memory of a black shirt, ragged trousers, and "my regular clothes up there ahead in the baggage car."

Afterwards investigation showed that it was true. Ruggles was one of the richest timber men in the world and a great friend of a certain presidential candidate now holding an important appointive office. He had taken his "regular clothes" along on this trip to call on this candidate after completing his business in Detroit.

"There Ought to Be a Law"

By STRICKLAND GILLILAN

A FELLOW out in Steamboat Rock fell down and barked his shin.

He nursed it and he cursed it with a grim and grisly grin,
Then wrote and told his congressman about the stump that tripped him,

And voiced the indignation that incontinently gripped him.

The congressman got busy with a ream of legal-cap,
(Though few of us had known that Steamboat Rock was on the map)

He framed a law forbidding leaving stumps six inches high—
It passed; and now 'tis one of those we all are governed by.

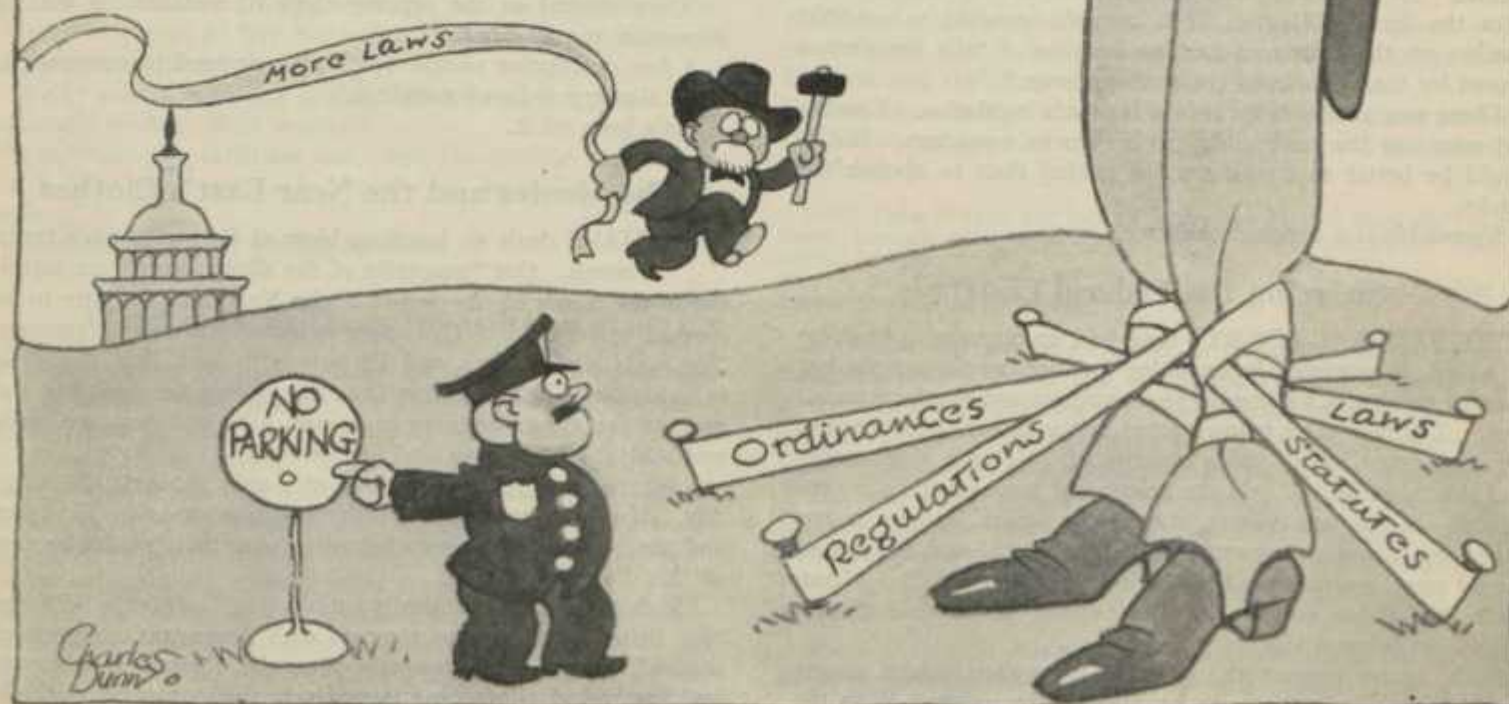


FULL many a little citizen grows "all het up" and vocal
O'er something superpiffing and superlatively local,
And drives his representative (who yearns for reelection)
To make a nation's law about some localized affection.
We break a law an hour, on an average, I guess,
For multitudes of laws produce a law-ignoring mess.
Our country's bulky statute-books contain a million laws
That, if enforced, would place us in constabulary claws.



'TIS safe to say that each of us, without one lone exception,
Breaks every day a dozen laws of which he's no conception.
There's scarcely any human deed that's natural or pleasant
But that one day that self-same act has peeved some paltry peasant

Who promptly got his congressman to pass a law about it,
That you and I in innocence or ignorance might flout it.
For broth is not the only thing spoiled by too many cooks—
'Twould do our country worlds of good to "thin" our statute books!



NATION'S BUSINESS

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"There Ought to Be a Law"

LYNCH DAVIDSON, who has been lieutenant-governor of Texas and who wants to be governor, is sure that his state suffers from too many laws. Having recognized the disease, he writes a brief prescription:

"When I am your governor, I shall exact of the legislature the repeal of at least two laws every time it enacts a new one."

Each time a baby law is born, two hoary-headed old sinners go to the guillotine. Slowly the covers of the volume of Revised Statutes of Texas grow nearer together.

At last there are but two laws left. The legislature passes one more and wipes those two out!

But we approve Mr. Davidson's theory. We legislate too much. If he becomes governor, we wish him luck. His first name suggests summary action!

Seeing the Wrong Side First

PEOPLE are divided into two classes by their attitude toward new things.

Some jump at them; others shy at them. Some anticipate their advantages; others perceive their dangers.

When Faraday in 1832 showed before the British Association at Oxford that a spark could be produced by magnetic induction, a dean of the university who watched the experiment shook his head and said: "I am sorry for it." He then turned and walked away repeating: "I am sorry for it." As he passed out of the door he turned again and said: "Indeed, I am sorry for it. It is putting new arms into the hands of the incendiary."

Nobody can deny that his apprehensions have been justified. But the learned gentleman overlooked the electric light of the future.

In the time of Charles II a law was enacted to prohibit coaches on the streets of London because of "the destruction caused by their wheels to the paving stones."

There was undoubtedly reason for such legislation. Coaches did wear out the pavement. So do trucks nowadays. But it would be better to strengthen the paving than to abolish the trucks.

Neophobia is a dangerous disease.

Charting the Federal Courts

THE FEDERAL COURTS have had an increase in business which, if expressed in an index number, would overshadow most of those which in recent years have caused much perturbation. The new cases being started in the federal courts are to be represented by an index number of 263, with the number in 1914 taken as 100. If the amount of business done is considered—in the past twelve months the federal district courts have been disposing of cases at a rate of 137,000 a year—it should now be represented by an index number of 351. Meanwhile, the index number for the number of Federal district judges has become 136.

Such figures suggest the pressure upon the Federal courts and the increase in the cases handled by the judges. With the

added burdens and responsibilities, however, has not gone any adequate recognition from Congress that the cost of living has changed for judges.

The American Bar Association estimates that since 1891 the salary of district judges has been raised by 50 per cent, of circuit judges by 38½ per cent, and of justices of the United States Supreme Court by 16 per cent, whereas in the same period the wages of farm hands have gone up by 500 per cent, of bricklayers by 450 per cent, and of stenographers by 350 per cent. Even school teachers have in this long period had an increase of 250 per cent, according to the Bar Association.

However successful the Bar Association may be when it turns from law to statistics, its figures serve to show general relationships. Besides, there can be no question about the course of the cost of living. The data of the Bureau of Labor Statistics indicate the change. The data respecting wholesale prices, for example, show that between 1891 and 1925 they have risen by 100 per cent.

The case seems complete for speedy action by Congress in granting a substantial increase in salary to Federal judges.

Too Many Letters

OUR PROJECTED Society for the Suppression of Unnecessary Letters still has work to do. An association—associations are more apt to be sinners in this line than individuals—wrote to ask us the address of a contributor, "thanking you in advance." We sent the address and one week later received a letter thanking us again. Why?

Courtesy is admirable, but can't it be overdone? The secretary of the worthy association took his time, his stenographer's time, our time, paper, envelope, a two-cent stamp and all those other things that cost accountants find in a letter—to do what? To thank us all over again.

Down with useless letters!

"The Slippery Slope"

ABRITISH royal commission on food prices recently made a report which urged the formation of a food council to maintain continuing supervision of food prices.

T. H. Ryland, president of the Farmers' Union, didn't like the idea and said so in a minority report. To him a food council was a definite advance in the direction of state socialism. And he added:

"Once started on the slippery slope of socialism, it will be impossible to call a halt."

A fine descriptive phrase which we commend to our readers. "The slippery slope of socialism."

Let's keep off it.

The Movies and the Near East's Clothes

WE HAVE dealt an insidious blow at Great Britain's trade, it seems. Our "magnates of the silver screen" are instilling in the minds of the people of the Near East a desire to be clothed and shod like the actors in American moving pictures. The ambition of Turk and Persian is to look like Tom Mix or Rudolph Valentino rather than like one of the "nobility and gentry" for whom morning coats and hats and hose are made and sold in Bond Street and Saville Row.

Lord Newton told the House of Lords about it the other day. He had heard that worthy manufacturers in Yorkshire and the Midlands had been forced to alter their plants because of this distorted demand.

"It has become practically impossible," said the speaker, "for British producers to compete with Americans. Americans realized, almost simultaneously with the cinema, the heaven-sent method of advertising themselves, their country, methods,

wares, ideas and even language, and they seized on it as a method of persuading the whole world that America was really the only country that counted."

To set a standard in men's clothing may be no bad thing, but it is an alarming thought that the Near East's opinion of American life and manners should be formed on American movies. Not all of us spend our lives riding over cliffs on horseback or plunging into goldfish pools with our clothes on.

The Devil Wagon of 1905

EACH DAY our respected friend, the New York *Tribune*, dives into the files of 20 years ago and brings to the surface the things that interested the New York public in 1905.

The other day, to be exact on May 10, it printed this from a paper of May 10, 1905:

The "engine craze" is increasing. The automobile abuse is becoming larger. One year ago we ventured to hope that time would cure the evil, that people would get over their craze for reckless speeding. Today we find almost as many speed arrests on Monday as there used to be on Sunday. One insolent "scorcher" yesterday testified, after arrest, that his machine was so geared that it could not be run at a slower pace than 25 miles an hour.

"Scorcher," that word begotten of the bicycle craze of the late nineties hadn't disappeared in 1905. How long since you have heard it? The scorcher was a man who "burned up the road," a phrase that still survives.

But if the man who in 1905 put on paper his fears of the speed evil could only have looked ahead! That year 25,000 cars were produced in the United States and total registrations were 78,000. In 1924 some 3,500,000 cars were made, and registrations totaled more than 17,500,000.

Put it this way: When the editorial writer of the *Tribune* was worrying in 1905, there was one automobile to each 1,100 of the population. This year there is one to each 6½ of us.

We worry less about speed and scorching now than we did in 1905. The young man who then denounced the clanking, smelling machine that passed him in a cloud of dust is now wondering where he can park his car while he and the family are in the movies.

And do you remember the movies in 1905? That was the year the "nickelodeon" began to move into empty stores and show "The Great Train Robbery."

Depreciation—Overhead

A MAN who makes a living with his head was bemoaning the other day that he had not begun saving earlier in life, and that he had not saved more.

"Well," said a consoling friend, "you've still got your head, and it still works. Why worry?"

"Yes," said the thriftless one, "but the trouble with me is that I have never set aside enough for depreciation on the intellect."

Submitted as a brief sermon on thrift.

What's a Christian Investment?

IT IS long since the cry "tainted money" was heard in the land, but the churches have still a problem, not of considering the origin of what they receive, but the purpose to which the invested money is put.

A recent bulletin of the Department of Research and Education of the Federal Council of the Churches of Christ in America discussed "Christianity and Investments," and asks:

What constitutes a morally valid investment?

What is one's duty as the holder of securities with reference to the policies of the concerns involved?

It is not a question which bothers most of us. Nor have the

churches given much attention to it. The Rev. Charles Lathrop, of the Protestant Episcopal Church, in a recent article points out that while his church has definite declarations as to Christian principles applied to industry it does not, in investing, limit itself to industries which conform to those principles.

Dean Lathrop would have an ethical standard for the church's investments and proposes these considerations: "The material produced as a gain to the community; the conditions under which it is produced."

The churches might wield a powerful weapon, not only through their own investments but through those of their members, if they should oppose investments in industries whose product or whose business methods did not please.

Should a church or a denomination refuse to buy the bonds of a railroad because it ran excursion trains on Sunday, or of a factory because its product gratified only an idle vanity?

Seeing Clearly at 91

RECENTLY we printed on this page a contribution from the late A. B. Farquhar, written when he was well over 80. It was sound and sunny common sense. Here's a bit from a still older business man, Chauncey M. Depew, who, speaking on his 91st birthday, said:

The world is governed, not by people born to rule, not by people of inherited authority, not by people destined apparently by the Almighty for government, but by the business men and bankers of the world. They are the new ruling forces, and their powers grow day by day.

They may be materialistic in their views; they may lack idealistic and ethical theories; but at the same time, they are for law and order, and for that supreme element of stability and justice, the independence and dignity of the individual, his right to earn and his right to be protected in what he earns, and an infallible belief that with home and independence comes the salvation of society.

The real power in this world and in all democratic governments is the middle class. In this country the middle class constitutes nearly our entire population. Every man and every woman who is independent, self-supporting and has reached the accumulative period becomes a member of the great middle class. There is nothing now, there never has been anything, which equals the tremendous power of this vast body of people in every community who have active minds, settled principles, firm consciences, warm hearts, sympathetic souls for all, and independent spirits to look out and enjoy independent lives.

Noting a 135th Birthday

"THE 12TH of this month is our 135th birthday." That was the message across the top of a card that came to NATION'S BUSINESS the other day. It was the birthday card of The Congdon & Carpenter Company, of Providence, R. I., which was established May 12, 1790. The house asserts with proper pride that it is the oldest iron and steel house in New England and the third oldest in the United States.

That date—just seventeen days before Rhode Island entered the Union—is fixed by an advertisement in the *United States Chronicle*:

Lately come to hand and for sale A quantity of Iron Stock for use of forges, amongst which is a large proportion of Iron suitable for Blacksmiths' business.

Enquire of
Providence, 12th of 5th Month, 1790.

Joseph Congdon,

A Quaker was Joseph Congdon, as that date line shows, and there has been a steady line of Congdons in the business ever since, with a Congdon now president. Iron "suitable for blacksmiths" and saddlery hardware have now, we suspect, been replaced by automobile accessories, but the chain is complete.

The two older houses in this industry, the Congdon firm believes, are Abeel Brothers and Pierson & Company, both of New York, the former established in 1765 and the latter in 1787. Perhaps Philadelphia may have a candidate older than either.

But 135 years is a fine record, and a business as old as that ought to send out with pride its birthday card.

This Whole Industry Is Imported

By GRACE McKINSTRY



"HOSTS of human experiences are called forth by the mere mention of a wooden spade," someone has said. "The modern world is not prosaic because it is constantly changing."

So it isn't because the city of Tarpon Springs, Florida, has the largest sponge market in the world, or because its fleet of more than a hundred vessels goes out into the Gulf, bringing back sponges enough to yield a million dollars every year, that we speak of the "romance of business" in connection with the industry. Money isn't always romance.

But where else can you find the poetry that must belong to an ancient, adventurous occupation, known to the Phoenicians, the Egyptians, and practiced by the Greeks from classical times until now, so well combined with profit as in the sponge-fisheries of Tarpon Springs? Here, at the edge of Florida, down by the safe harbor of the Anclote River, which leads out into the Gulf of Mexico you will find a little Greek town set down bodily.

The Start of the Industry

HOW did it happen? Twenty years ago there were sponge fishers at Tarpon Springs—Greeks who had been there for some time, but not the large colony of today. They gathered sponges in the shallow waters near shore. And then a Greek named John Cocoris had an idea that there were rich sponge beds far out in the Gulf, deeper down in the green water than any long pole could poke.

He knew precisely how that would be done in the Mediterranean sponge fisheries, so he and some experienced compatriots, having been aided financially by Mr. John K. Cheyney, of Tarpon Springs (who had earlier been interested in diving apparatus), made an experiment.

One little sloop, fixed over somehow into a machine boat, a few hardy Greeks who could use the heavy diving suit, a spring trip into



These sponge-fishers ply their trade several hundred miles from shore in the Gulf of Mexico, often remaining three months at a time

the deep waters and return with a great abundance of valuable sponges—and our million-dollar-a-year industry was really started!

Fifty diving boats were soon ready, some built in America, some brought from Greece. Skilled divers began to receive very high pay; later, working on shares proved more practical. Small wonder that the news traveled to Greece, and that shortly from the two regions a large Greek colony gathered at Tarpon Springs.

The few Americans who tried diving soon saw that they weren't of great account compared to the Greeks brought up from infancy to explore the deep waters. And so today there is this Greek colony, speaking

Tarpon Springs, Florida, has a fleet of more than a hundred of these picturesque vessels, operated by Greek divers who harvest a million-dollar crop of sponges from the bottom of the sea every year

its native language, building and painting with cheerful stripes its own picturesque boats, living its prosperous life, whose center is the same sea-product for which fellow-countrymen adventure around the distant Grecian isles.

He Will Welcome You

IF YOU go to Tarpon Springs in January when the sponge fleet is in, you will experience something of the romance of this business of the great waters.

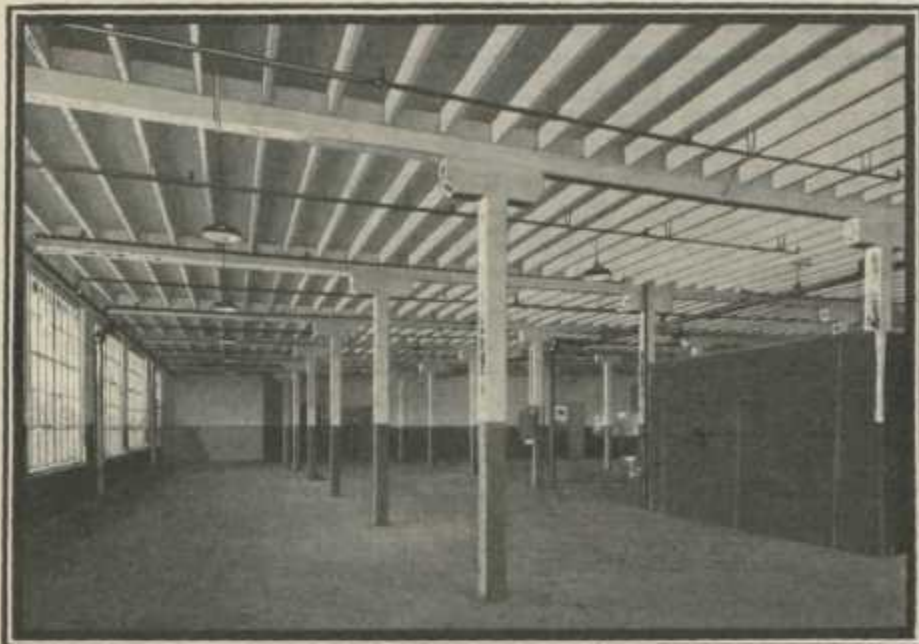
You won't be urged to put on a terrifying, two-hundred-pound diving suit, but you will be cordially invited to stop one of the brisk little blue or green jitneys anywhere along Tarpon's main street, rattle along a half-mile or more down to the harbor where the sponge boats are all in, and then—as guest-in-general of the Chamber of Commerce and immediate guest of a smiling Greek sponger—your eventful day will begin.

He will welcome you, this Greek host, aboard his waiting *Olympias*, *Polydoras*, *Demokratia*, or even *Calvin Coolidge*, any one of the ninety or more boats ready to sail today with curious tourists; thus you begin your career as a near-diver.

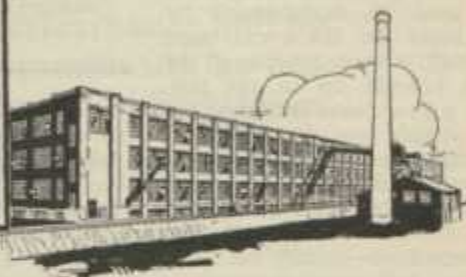
Your host is a good citizen of his adopted land, a valued part of its industrial life, but owing to a possible lack of English he may not be able to answer all your questions. It doesn't matter; you will soon have an object lesson. Out past the Anclote lighthouse the fleet draws together. There are divers on several of the boats, but the lithe young fellow on yours is the one who will afford a "close-up."

He has to have much assistance from his companions. You watch them wash out the big four-windowed copper helmet, testing its valves under water. All right, evidently—the air bubbles through. Now they help him crawl inside the thick cotton suit. He

Big Business Builds The Ferguson Way



The Ferguson-built factory of The B. L. Marble Chair Company, Bedford, Ohio. Immediately after letting the contract for this fine plant to Ferguson, Mr. A. D. Pettibone, President, left for Europe. When he returned, the factory had been completed and equipment installed.



Where Else Can You Get Building Results Guaranteed?

NOT from the architect. He is the owner's agent. He has no responsibility for results—and accepts none.

Certainly not from the average contractor. His contract is not binding. His resources are usually too limited.

But—

You can have your building results *guaranteed* by The H. K. Ferguson Company—a corporation of national standing and substantial capitalization—an organization whose guarantee means that Ferguson is definitely responsible for oversights and omissions, as well as the quality and cost of the completed structure.

Here's what Ferguson does

When the H. K. Ferguson organization undertakes your job, you get a binding written guarantee covering correctness of design, construction work, delivery date and total cost. This guarantee

means exactly what it says. If any part of the work is unsatisfactory, Ferguson must make good.

That's the basis on which Ferguson works for the National Cash Register Company, Procter & Gamble, Liggett & Myers, General Electric and many of America's greatest industries.

It's the basis on which Ferguson will work for you no matter where you are, or what type or size of industrial structure you intend to build. Be sure to get the Ferguson proposition before you start your plans. It means *guaranteed* satisfaction to you. More than that, it means worthwhile savings in both time and money. Come to one of the Ferguson offices. Or, write, wire or phone for a Ferguson executive to call on you.

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Ferguson

GUARANTEED BUILDINGS

works his hands through the tight rubber cuffs. Inside the rubber yoke of his suit they put his breastplate and secure it. On his feet go the stoutest leather shoes you ever hope to see—lead-soled, at that. Then the men start the pump which forces the air through a hose into the helmet. Quickly the weird millinery is put on and adjusted. Lead weights front and back give a finishing touch of stability. Now the short, heavy-hinged ladder at the side of the boat is swung over, and the diver is ready to be helped down it.

Not quite, though, for his own private telegraph, the life line, must be fastened around his body.

On the Long Cruises

SEVERAL tourists are questioning a young American woman on board who is the wife of a Greek boat-builder. She is telling how the long cruises, lasting three months, are arranged, when diving boats must be accompanied by house boats for the crew—boats big enough to accommodate all the sponges brought up on the trip.

It is a year-round business, but three periods are in practice: Christmas to Easter, remaining on shore twenty days; then out until July 4, on shore about a month; and then out again until Christmas.

How far out do they go? Three hundred miles sometimes—usually not so far. Usually there are only two divers on each diving boat. It's hard work, but they take it by turns half an hour down three times a day. No, not so long in the deepest water—just a few minutes down if they have to go a hundred and fifty feet.

They earn two thousand dollars a year, and they like the work, but they mustn't eat too much. A tiny little cup of their own kind of thick black coffee in the morning, then nothing more till their good Greek meal at night.

"The divers are exhausted when they come up," she tells her hearers, "but no monarch on a throne is more waited on by everybody."

But now you watch your own diver, in his two-hundred-pound suit, being helped down the short ladder to take his sponge-plunge for your instruction. The literally "lead-footed" treads more lightly than you would suspect. The Key West sponge fishers, who have always used old-fashioned methods, didn't like the introduction of diving suits at Tarpon Springs.

"You'll step on all the little sponges around the shores with those big feet of yours," they said, in substance.

And the state law finally decided that diving suits may be used only beyond the three-mile limit. Wearers

of the suits might have insisted that in the water they are so light-footed that they don't crush anything, but they didn't care much. Why have a diving outfit instead of a pole if one isn't leaving shallow waters for deep?

But see—your diver is being helped up the iron ladder and is wiggled out of his ungainly but gain-bringing trappings. He seems pretty

THIS story might have been called "The Greek Conquest of the American Sponge." For years, sponges had been taken from the shallow waters along the shore near Tarpon Springs, Florida. Then came a Greek sponge-fisherman who saw possibilities in the rich beds far out in the deep waters of the Gulf.

He discarded his shallow-water equipment for a diving suit. He was successful and the news spread. Other Greeks joined him. They built boats, established a colony, created the largest sponge market in the world—founded a million-dollar-a-year industry.—The Editor

tired—probably he is glad just now that he can't talk English.

"So these are sponges!" you exclaim, with more disgust than enthusiasm, looking into the basket that has been pulled up ahead of the diver. Black and slimy, about as handsome as a piece of raw liver, this lowest form of animal life must wait until it is a skeleton before it is either attractive or useful. An English book on sponges quotes a writer in *Punch*, who, after telling how the diver "prongs them with a cruel prong" and also "prongs their wives," concludes:

I know you'd rather not believe
Such dreadful things are done;
Alas, alas, it is the case
And every time you wash your face
You use a skeleton.

How will this black-looking sponge and his wife become the pale yellow skeletons of commerce sold at your finest drug store?

First, the sponge's thin skin will be broken, the jellyish stuff will be squeezed out. Whatever special processes of curing, cleansing and bleaching many of the sponges have to have take place after they are sent away by the wholesale buyers.

At Tarpon Springs they are sorted at the docks, graded ("wool, medium wool, small wool, small rags, yellow, grass and wire," recites glibly the well-informed wife of the Greek boat-builder), and then they are strung—properly cleaned—on yarns, according to kind. A fisherman's "yarn" is proverbially elastic, but a sponger's yarn is always the same—in length, not value: four feet, ten inches long.

These yarns of sponges are put in great piles according to kind and size and are sold at auction every Tuesday and Friday. To the inexperienced eye, the yarns may look very much alike, but they bring widely varying prices from the bidders.

That low brick building you saw as you came down to take your boat, a lot of barred compartments opening on a big court, isn't a jail, as one of the tourists-in-haste surmised. Maybe you could call this exchange a sponge jail, for the steel doors of the sixty-two compartments lock in the valuable cargoes of all the boats. There is a custodian who has been here for years—his prisoners never break away, and he sees to it that no one helps them to escape.

Curiosities From the Sea

AND ALL around this big sponge exchange of the largest sponge market in the world—up and down the waterfront—are many interesting stores, stocked with the strangely beautiful things which divers have gathered while they were sponging. Sponges of every shape and price, of course, big, practical ones for your automobile, curious vase-like ones which you may wet and sprinkle with lentils and make into a growing greenery.

There are also shells, with horned oddities and star-fish, sea-curios you never dreamed of, and corals and conch-egg flowers. Nearby, you will see coffee-houses, and you may venture to try the thick, sweetened black coffee—the kind that starts a diver's day. Olives and cheese, dried beans and lentils at the grocer's, whatever else there may be.

A Greek bakery, where the big loaves and substantial rolls, all shaped like life-preservers, makes these sea-faring men feel not too far from Greece. In the streets and around the docks, pretty sun-browned children playing—who would think it strange to have the father return from business every night in prosaic Yankee fashion!

At the edge of a thoroughly American city, you find a little Greek town set down bodily—and there you also find the largest sponge market in the world



Do you make your salesmen sit up all night in day coaches?

OF course not! Not only do they use Pullmans, but they sleep in lower berths.

You know that they can't do justice to you in selling if they do not travel in comfort.

But when they travel on the highways do you equip them with what corresponds to day coach transportation—merely because of the low initial cost of the machine in which they not only ride, but which they also must drive?

Or do you pay a little extra and give them "Pullman" transportation over the highway?

Reports from operators of fleets show that the Studebaker Standard Six Duplex-Roadster gives greater dependability, greater comfort and greater all-round satisfaction over a period of years than any other car used for a similar purpose.

Cost records prove that its slightly higher purchase price is more than offset by superior 6-cylinder performance and by a final cost practically as low as that of any 4-cylinder car.

In addition, the Studebaker Duplex-Roadster provides much finer appearance with every practical convenience a salesman could want. Under the rear deck is a baggage compartment containing more than 18 cubic feet—space enough to hold all samples, advertising matter and personal effects.

Chassis is the famous Studebaker Standard Six with 50-horsepower engine—the most powerful in any car of its size and weight.

Any Studebaker dealer will give you detailed information about this car, and will gladly arrange a demonstration.

THE STUDEBAKER CORPORATION OF AMERICA, SOUTH BEND, INDIANA

STUDEBAKER

Motor Cars

T H I S I S A S T U D E B A K E R Y E A R

Chinese Business Based on Honor

By TOY K. LOWE

Vice President, Chinese Chamber of Commerce, San Francisco

Toy K. Lowe stepped from his managerial office in the Nanking Fook Wob Company to the sidewalk, and before he was aware of it, the photographer had caught him



IN SAN FRANCISCO'S Chinatown an interesting commercial development is taking place. Grant Avenue, Chinatown's main thoroughfare, is where it is most evident. In the part of it within the limits of Chinatown, nearest San Francisco's shopping and business districts, property values have shot up amazingly in recent years. Where formerly it presented a picturesque ramshackle appearance—small stores with unwashed windows, interspersed by doorways of dwelling houses—now it is flanked by high-class shops which have modern display windows.

Many of these shops deal in novelties, others exhibit costly pottery, brasses, Chinese embroidery, silks, articles of jade, ivory, crystal and amber. Of an afternoon the sidewalks are thronged with well-groomed American women who are not sightseeing, but shopping.

We are making a bid for American trade. China's methods of storekeeping are of ancient standing. But in order to get American trade we have found it necessary to change some of them. I suppose American and European merchants who have established stores in Chinese cities have similarly found it necessary to modify established methods.

Integrity Is Emphasized

BUT MANY of our methods we have not changed. For example, there is the emphasis the Chinese merchant places on integrity. In banking and in reputable stock-brokerage transactions you seem to emphasize integrity—but in merchandising, not as strongly.

Practically, by paying careful regard to integrity, and emphasizing its value, the Chinese merchant saves effort in bookkeeping. He often saves elaborate effort, necessary in business as it is conducted in the west, in "checking up" on the other fellow. And in general, emphasis of integrity enables us to transact our dealings with each other with few formalities, and with greater ease as compared to the way things are generally done in the west. I don't mean to say that all Chinese business men are honest, and that by comparison business men of the west are the reverse. But it seems to me that the Chinese business world takes advantage of what integrity it finds, and utilizes it more effectively, as an essential part of business.

When an American firm advertises in the papers for employees, I notice, it usually states, "live wire wanted." Or perhaps, "an experienced person, none others need apply." Whatever the phrases, emphasis is most always laid on ability to do the work in question, quickly perhaps, but at any rate, efficiently. It is seldom you see emphasis laid on integrity as it is on efficiency.

Now and then the advertisements stipulate

that the employee must supply a bond; which simply means that the firm shifts the responsibility for the employee's integrity to other shoulders.

I know integrity has its value in American business. But it isn't emphasized as it is by the Chinese. Employers don't take the interest and the pride in it, throughout their establishments, that the Chinese do. To draw a comparison, the Chinese emphasize character in hiring employees, and in every phase of business, as strongly as Americans emphasize efficiency.

We are very careful in hiring employees. We like if possible to know something of the employee's family and background.

Chinese Hire Relatives

OF COURSE the Chinese civilization places much more emphasis on the family institution than the west. And it often happens that most of the employees of a store are related in some way to its heads. But Chinese storekeepers like to know at least something of the background of those they hire, even though they may not be relatives.

This practice of emphasizing integrity in hiring results in no small economy. It eliminates the need of great watchfulness where articles of considerable value are being handled by the employees. Bonding companies are unknown in China. Business men know their employees and trust them.

But perhaps the greatest economy effected through careful regard for integrity is in dealings with other firms. A trivial instance of this occurs to me, which nevertheless illustrates my point. It is not the practice among Chinese firms of reputable standing when dealing with each other to require a

signature on a bill accompanying delivered goods. In fact, no bill at all is sent out with the order under this old Chinese custom. According to the Chinese way of thinking, since the purchaser already knows the price, or takes it for granted it will be reasonable, there is no need for it.

The confidence between buyer and seller is as complete as that between brokers and traders on the New York Stock Exchange.

Bookkeeping Eliminated

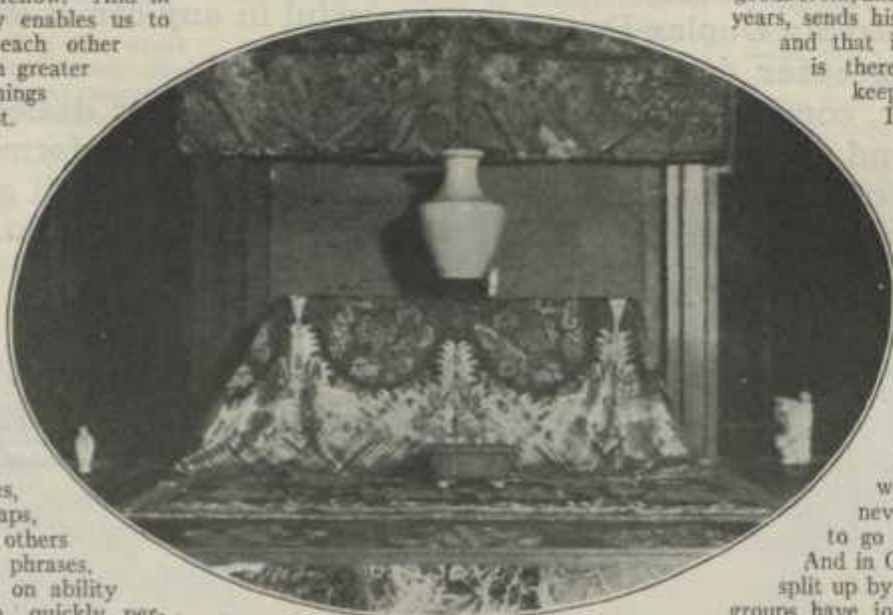
THE BUYER simply makes a note in his memorandum book that the goods have been received. Sometime, before the end of the year, doubtless on some feast day, he makes a call on the firm he has purchased the goods from, and pays him, or perhaps, in recent years, sends his check on an American bank, and that is all there is to it. Seldom is there any dispute. Much bookkeeping is saved.

In such a transaction should the Chinese merchant violate principles of strict integrity he would be disgraced. Not only would he be disgraced, but his family would be disgraced, unless it should recoup the man he had cheated.

Disgrace is as much feared in Chinatown as Americans fear poverty or failure. The Chinese do not fear poverty particularly. Family obligations work both ways. A family will never permit any of its members to go hungry or to want in old age.

And in Chinatown, where families were split up by emigration, the smaller family groups have joined together for greater protective strength into tongs.

Family and tongs play an important part in the merchandising that goes on in those stores you see on Grant Avenue, with their



Artistic window displays have taken the place of unwashed windows. To attract American trade, the Chinese have found it necessary to change many of their ancient methods of storekeeping

The MAN Who Took a Short Cut



THE SALES MANAGER of a mid-west concern learned of a large order about to be placed by a firm situated hundreds of miles away. He knew that others were after the deal and feared it would be closed before his representative could arrive. He called the firm on the long distance telephone to ask them to hold the order until he could send a salesman. It wasn't necessary. He got the order himself, then and there.

THOUSANDS of other salesmen and sales executives are finding that the worry, expense and delay of a personal trip can be saved, in many cases, by using the telephone. A long distance call is the comfortable, inexpensive way to go. It inspires confidence—it is evidence of a desire to serve. The saving in dollars of the long distance telephone to the business men of America amounts to millions annually.

Do you in your daily business turn to the Long Distance telephone only in an emergency, or as a dependable conservator of time? It will serve you in buying, making appointments, straightening out

collections, meeting customers and prospects, making sales, and in many other ways. One concern has six regular telephone salesmen, who average \$27,135 in sales each working day.

The Commercial Department of the Bell company in your city will gladly show you, free, numerous ways in which the long distance telephone can serve your business. In the meantime, put Long Distance to work. It will serve you in distant states and cities just as it now serves you locally. The telephone on your desk will reach whatever man or concern you want, now. *Number, please?*

BELL LONG DISTANCE SERVICE



modern display windows, adding machines and typewriters clicking in their offices—but an abacus or two in evidence, as well. And speaking of Chinese institutions that cast their spell on Chinatown's merchandising, there's a venerable institution on Stockton Street known as the Chinese Six Companies.

The Chinese Six Companies was organized when the first Chinese came to America in the forty-nines. It is really a form of guild or protective society, such as the Chinese from a given locality usually form when they go into a strange country. It was originally made up of Chinese from six different districts in the neighborhood of Canton, and hence its name. But now it has come to include in its membership, ex-officio at least, all the Chinese in America, from all parts of China.

In addition to its social and philanthropic side there is another function that the Six Companies has always performed. It arbitrates business disputes. Thousands and thousands of dollars have been saved to Chinese merchants through settlement of business disputes at the Six Companies, which would otherwise have gone through expensive American courts of law.

The Six Companies does not require anyone to come before it. But if both parties to a dispute desire to they may. It is an interesting fact that most disputes in Chinatown are settled before this institution, or else within the families or tongs, or between them, and that only a very small percentage of them get into American courts. Most business disputes in Chinatown are arbitrated. The Chinese Six Companies is the highest court of arbitration.

And I have never known a case where a finding of the Six Companies was disregarded, though it has no prison, no instrument of physical punishment whatever to enforce its decrees. Here again you have, if not integrity, at least a force which is essentially moral in its nature—veneration or respect, perhaps.

No Lawyers Are Required

WHEN individuals submit a case for decision by the Six Companies it is tried by the directors, who are the head men of the tongs and families. The two parties to the dispute each present their side. They may do it in writing if they so desire rather than appearing in person. In any case, no attorneys are required. And the directors decide who is in the right, from what is said at the hearing, and from whatever other information they may have.

The decree is never questioned. Whatever misdemeanor a man who appears before the Six Companies may be "convicted" of, if he abides by its decree it is considered full atonement, and no stigma may be attached to him. But should he fail to heed the findings of the Chinese Six Companies his countrymen would completely ostracize him. Perhaps his name would be posted, together with the information that he had disregarded a decree of the Chinese Six Companies, on one of the deadwalls of Chinatown.

As contrasted to our own way of doing things, we find when we deal with American concerns we must make allowances for discounts, for cash payments. We must pay careful attention to supplying bills, receipts, and often what seems to me a great deal of unnecessary correspondence and negotiation is entailed. In our dealings with Chinese firms we often do no paper work at all. Verbal agreements work effectually in Chinatown. A single-entry system of bookkeeping suffices to keep matters straight in dealing

with our Chinese customers. But we find the double-entry system essential to handle the intricacies of our dealings with American firms.

One Chinese custom which helps to simplify bookkeeping is the venerable one of settling up all debts on feast days and at New Year's. This custom enables us to get our accounts straightened out and simplified periodically. But I believe our contact in Chinatown with the west is undermining the practice to some extent. The trade we have been doing with Americans in recent years has created an opportunity for the springing up of many new stores. Many of these newer establishments have no long-standing reputation for integrity. But they have flourished notwithstanding. I suppose their American customers find they offer the goods they want, and beyond that they are not interested.

Were they solely dependent on the Chinese for patronage these stores could not have developed in just the way they have. It is doubtful, for one thing, if they would have sprung up so rapidly. And in any case, more of them would have been off-

shoots of old-established firms, rather than entirely newcomers, as most of them are. These new stores have been so hard to keep track of—they have come into existence in other cities as well as in San Francisco—that it has been necessary to modify the old Chinese custom of settling up once a year. Instead, the Chinese Chamber of Commerce has for the past eight years sponsored the custom of settling up once a week. We don't actually settle up once a week. But because we have all agreed to this practice, we are at perfect liberty to request accounting each week.

Old, Old Money Society

THE CHINESE Chamber of Commerce is one of the manifestations Chinatown displays of a leaning toward American methods. It performs very much the functions you would expect from its name. And, like the Chinese Six Companies, it often arbitrates business disputes.

One of the venerable Chinese institutions which still flourishes in Chinatown, and still affects business, is the money society. This is an old, old Chinese device for pooling



© LOEWERS & YOUNG STUDIOS, SAN FRANCISCO

San Francisco's Chinatown, which formerly presented a ramshackle, picturesque appearance, is now flanked by high-class shops. Of an afternoon, the sidewalks are thronged with well-groomed American women, who are not sight-seeing, but shopping.



Safe

YOU or your employees are safe against revolver and automatic pistol bullets in any car armored with Bovite Metal and bullet-proof glass. Bovite Armored Bodies do not attract attention. They are made to any design, for any chassis, and cannot be distinguished from pleasure cars or regular commercial delivery wagons. They are only slightly heavier than stock bodies, yet no bullet will pierce them up to and including a steel-jacketed .45 calibre U. S. Army Colt.

They can be equipped for offense as well as defense, so that one man can withstand a mob.

To every one who transports securities, currency, or valuable merchandise, or who is responsible for the lives of employees in this hazardous employ, we will gladly send a descriptive booklet and prices.



Cheat the Gunman

Bovite Bullet-Proof Vests protect the vital organs of the body against revolver or pistol bullets. They have been adopted by police departments throughout the world. They are a necessary protection for:—Armored Car Crews, Bank Door-men, Bank Messengers, Cashiers, Custom House Officers, Industrial Guards, Jewelers, Jewelry Salesmen, Mine Guards, Paying Tellers, Paymasters, Pay-roll Carriers, Private Detectives, Railroad Guards, Revenue Agents, Sheriffs, Sheriffs' Deputies, State Troopers, Steamship Officers, Watchmen.

Write for descriptive circular

American Armor Corporation
33 West 34th Street New York City

BOVITE

Bullet-Proof Bodies

financial resources, performing somewhat the same functions in this respect as a bank. A dozen men will form such a society, each member agreeing to pay in a hundred dollars a month.

Each month members who need capital submit bids for the use of the lump sum or pool thus created. It would be \$1,200 in this instance. The highest bidder gets it. He has the use of it for a whole year, and pays it back, of course, in his monthly installments. The fee he pays for the use of it is divided up among the other members of the society. By this means a Chinese business man can secure credit when he wants it. He is not subjected to credit investigation. Only members of integrity are taken into the society.

Like Insurance Policy

IN RECENT years in Chinatown, the younger generation of business men have come to supplement this time-honored instrument of credit by patronizing American banks. But the money societies still find a sphere of operation, and they doubtless always will. To belong to one is like taking out an insurance policy. If a member should not need credit the cost is nothing, and he receives a good rate of interest on the money he puts in.

Another simplification in our methods of merchandising as compared to those of most American stores is that we hold no sales. To me it seems that many American stores go through an unnecessary operation in marking things up, and then marking them down. Such a practice, moreover, would be inconsistent with the highest conception of integrity. To the Chinese merchant's way of thinking there is only one fair price for an article. To offer it for more, or for less, would be unethical. Once a store's customers became aware that it followed such practices they would discontinue to patronize it.

We do make reduction in prices in certain cases. But this is almost always where goods are shopworn, actually damaged, or

their value really impaired. I doubt if Chinese methods of merchandising would work in the high-rent shopping districts of most American cities. The turnover wouldn't be rapid enough. I suppose Chinese methods would fail utterly in merchandising goods appealing to the fads and fancies of the moment. But in the class of merchandising in which the Chinese do participate they are most successful. For example, in the Philippines and in the Hawaiian Islands it is apparent that the Chinese have held their own with merchants of all other nationalities. And in the case of the Nanking Fook Woh Company I know for a fact that this success is not solely due to lower standards of wages.

Because our trade, which is mostly in such articles as chinaware, ivory carvings, carved ebony and teak furniture, and silk goods, is to a large extent with Americans, our clerks must be able to talk English fluently. This naturally means that the members of our sales force must be well educated. Our clerks are well paid and they only work eight hours. Of course the heads of the firm and those who own considerable holdings of stock don't observe union hours necessarily. But none of us "slave." If anything, the Chinese as a nation should be censured for too leisurely habits of life, rather than too leisurely devotion to industry, I fear.

Sell on Small Margin

BUT still we make out. And on the whole we probably actually do sell our goods on a smaller margin of profit than do American stores dealing in a similar line. I think one reason we can operate on a comparatively small margin of profit and still make a go of it is implied in the foregoing paragraph. I spoke of employees who own stock. All our most responsible employees hold considerable stock in the company. Selling stock to employees is a recent trend in American business. This practice has obtained in China for centuries, or at least the equivalent of it. If needs be, so convinced are Chinese mer-

chants of its beneficial effect on the efficiency of employees that the heads of a concern often relinquish a part of their own holdings in order to make this practice possible. The Nanking Fook Woh Company has always given its employees opportunity to buy stock, and encouraged them to do so. We find that an employee who is really interested in his work is worth two or three who are casually interested.

Wholesale Clerks Timid

IN RETAIL selling it has been my observation that Chinese clerks are the equal or superior of American clerks. As a rule they are observant, and right on hand to be of service. They are interested, courteous, quick to produce articles desired, well informed as to the merits of the article in question. But in wholesale selling to the buyers of large department stores—the Nanking Fook Woh Company does both a retail and a wholesale business—no. I must confess we have found Chinese salesmen we have sent out in our wholesale business none too productive. They are too timid; they lack the aggressiveness and hustle which seems essential to sell to American wholesale buyers.

While we have adopted reluctantly and by dint of necessity many western business practices in playing storekeeper to our American customers, many of the American practices we have adopted seem to have intrinsic merit. They are practices which could be employed effectually in any country.

I am not sure there is anything much for a younger civilization to learn from the merchandising practices of such an aged gentleman as China. His ways are quite different, quite leisurely. Perhaps not any of them would appeal to hustling Americans, unless greatly modified. I'll leave it to my American readers to judge whether any of my guesses concerning their applicability to American storekeeping are worthy of serious consideration.

Museum Story Makes Horses Laugh!

THAT'S all wrong about horses being on the way to extinction, says *The Iron Age*. It's not true at all and there are 5,000,000 American horses laughing their heads off over the yarn in the United States. A dozen plants still make horseshoes and horseshoe bars.

Another good one seems to be the tale about the "To Let" sign on the Spreading Chestnut Tree. The village blacksmith is enjoying that one—while he fits the 20,000,000 horseshoes on the four feet of the five million. It's enough to keep a man busy, he thinks, such a shoe trade as that.

"The making and selling of equine footwear is still a thriving business," says the journal. "Even today, when the Chinese use silken sandals to protect the feet of the mandarin's horse and cattle-hide shoes are in vogue in Asia, the volume of business done by the manufacturers of iron and steel shoes is

very respectable." American shoes are machine made, of iron or steel, by companies which sell them to jobbers who hand them to the smithies.

The "driving horse" is a thing of the past. "Today our equine population consists chiefly of draft horses, with a few racing thoroughbreds, hunters and polo ponies still upholding the prestige of the 'gentleman's horse'."

"But the draft horse has ever been the main-

stay of the horseshoe maker and stout Clydesdales and powerful Percherons still carry a fair share of the white man's burden."

Taking horses and mules, there are some 17,000,000 "engaged in agriculture."

On the typical Iowa or Illinois farm not more than one out of every four pairs of horses are likely to be shod—and then for a few months in winter. But in the north-eastern states, on account of the rocky nature of the ground,

more shoeing is done and the bulk of the business "comes from the draft and general-purpose horses plus about 500,000 saddle horses, which require careful shoeing."

The modern blacksmith often does some automobile repairing as well as his regular "line."

"In Europe, the local blacksmith still forges most of the shoes from bar iron, although American machine-made shoes are being imported."



COURTESY PACIFIC HORSESHOE CO.

Horseshoes in America are machine made. With 5,000,000 horses in this country, the making and selling of equine footwear is still a thriving business.

What's Wrong With Shorthand

Secretaries say:—

- "He talks so fast I'll be getting writer's cramp soon."
 "Those awful waits while he chats over the phone."
 "I'm 10% secretary and 90% slave to my notebook."
 "Nothing doing till 3 and then two days work."
 "No one else can read my notes."
 "Hours wasted while he's in conference."
 "Yes, I do mind staying late."
 "Cold notes are maddening."

That's enough! I'll show him this trial offer right now.

James N. Collins

In 11 years rolled up a business of several million dollars annually on the 3-cent packaged candies, "Honey Scotch" and "Walnettos."

What's Wrong With Shorthand

Executives say:—

- "She can't get out all she's taken."
 "I'm forced to cut dictation short."
 "She can't help me with other things."
 "If I could only dictate while it's fresh in my mind."
 "If she could only take it as fast as I think."
 "Out sick, so my letters have to wait."
 "Pshaw! She's gone. I'll have to wait till tomorrow."
 "I had all this clear in my mind last night."

That's enough! I'll send in the coupon below on general principles.

Shorthand couldn't keep pace with his business—

How much faster can a man build up his business with The Dictaphone than when he's shackled by slow, old-fashioned shorthand?

Read the story of James N. Collins below—then note our coupon offer.

FROM one man to international distribution in 12 years! Only twelve years ago James N. Collins quit a cigar salesman's job in Minneapolis to manufacture and sell "Honey Scotch." He was his entire selling force, shipping-clerk and general manager.

Today "Honey Scotch" and "Walnettos" have a daily output of 25 tons. You can buy these delicious confections nearly everywhere in the United States and South America.

Mr. Collins says that The Dictaphone helped materially in the growth of his business. For The Dictaphone permits him to maintain as close supervision of

his organization today as when he was his own general manager. First thing in the morning he dictates to The Dictaphone instructions for his foremen, then he talks into the mouthpiece all engagements, plans for conferences—everything due for the next two days. With The Dictaphone at his elbow all day, he utilizes every spare moment and cleans up his heavy correspondence as he finds the time.

As for Miss Hansen, Mr. Collins' secretary—with The Dictaphone she handles all his correspondence and memoranda, and also attends to the routing of 75 salesmen. She has time for the executive duties that make her a responsible assistant.

DICTATE TO THE DICTAPHONE



Which of these coupons will you send, as the first step to "doubling your ability to get things done"?

Give The Dictaphone a trial. We will gladly lend you a machine to test any way you like.

DICTAPHONE SALES CORPORATION, 154 Nassau St., New York City
 Gentlemen: Please notify your nearest office to lend me a New Model 10 to try—without expense or obligation. Leave it to me to judge by results, not by salesmen's reasons or other people's success. Thank you.

Name

(Please pin this to your letterhead)

DICTAPHONE SALES CORPORATION, 154 Nassau St., New York City
 I want to see what leading executives or secretaries themselves say about increasing their ability by discarding shorthand. So please send me your booklet "What's Wrong with Shorthand."

NAME

ADDRESS

I am a Secretary ☐
 (Check One)

Executive ☐
 (Please pin this to your letterhead)

Here's Just What My Cars Cost

By R. S. KELLOGG

Author of "Pulpwood and Wood Pulp in North America," "Lumber and Its Uses," etc.

CLOSE to the end of ten years of automobile ownership I am buying my fourth car and paying for it 85 per cent of the combined cost of its three predecessors. I am doing this for two reasons: first, because I want more riding comfort and dependable service, and second, because I believe that it will cost me no more per mile for the next 60,000 miles than it has for the 60,000 miles traveled during the past ten years. Since I seem to be one of the comparatively few car owners who keep an accurate record of their costs, here is the plain, unvarnished tale:

Car Number One was purchased in Chicago on July 31, 1915. The delivered cost with extra tire was \$792.90 for a 5-passenger touring car of 106-inch wheel base. This car was owned until February 1, 1918, a period of two and a half years. The total distance driven was some 14,000 miles. The average cost per mile was 11 cents, as follows:

Depreciation.....	5.0c
Repairs, upkeep, and accessories.....	2.6
Tires.....	2.0
Insurance and licenses, etc.....	1.5
Gasoline.....	1.5
Garage.....	.4
Total.....	11.0

Repairs Were Continual

DEPRECIATION was actual, based upon an allowance of \$375 for the car when a new one was purchased. Repairs were continual, irritating and expensive as also were tire troubles, since at that time tires frequently went to pieces at 3,500 miles. Insurance and licenses were of the regular character. Gasoline ranged from 11 cents to 22 cents and cost an average of 18.7 cents per gallon.

The car averaged 12.7 miles per gallon. The garage charge was actual outlay representing the difference between the cost of the garage built and the allowance received for it plus a short period of cold weather when the car was kept in a public garage. One cold spell in my own unheated garage cost me a new storage battery. No speed or endurance records were broken with Car Number One.

Car Number Two was delivered in New York on April 19, 1918, at a cost of \$1,379.74 with extra tire. This was a 5-passenger touring car with 112-inch wheel base and was driven until June 30, 1921, a period of three years and two months. The total distance driven was 13,494 miles at an average cost of 18 cents per mile as follows:

Depreciation.....	4.9c
Repairs and upkeep.....	4.7
Tires.....	2.4
Garage.....	2.4
Insurance, licenses, etc.....	1.9
Gasoline.....	1.7
Total.....	18.0

In this case as before, de-

preciation was actual, based upon the trade-in allowance of \$715.00 when a new car was purchased. Repairs nearly ruined me. About everything that could be fixed, repaired or replaced had to be, except the engine itself which was a good one. Gears, bearings, springs, generator, clutch, etc., each came in for large amounts. Incidentally, I suspect that one or two big bills paid to service stations did not represent value received.

Tires were better wearing than before but mostly bought at war-time prices. Garage costs were actual outlay since the car was kept in public garages about 70 per cent of the time. Insurance, licenses and motor-club dues were of the usual character. Gasoline averaged a little over 28 cents per gallon because of war-time conditions, but the cost per mile was held down to a reasonable figure because the engine gave an average 16.3 miles per gallon over the period of 38 months of all kinds of driving.

Car Number Three was acquired on June 30, 1921. This car was a 5-passenger touring car of 119-inch wheel base, to which the best obtainable all-year top with removable panels was later added, making the total cost of \$2,238.22, including extra tire and accessories. This car was kept until March

13, 1925, a period of three years, eight and a half months, and was driven 33,100 miles with many long, hard summer trips, some of them running up to four and five thousand miles. The details of total and per mile costs for the first three full years with 27,612 miles driven are instructive. (See table at bottom of page.)

The first year's driving of nearly 10,000 miles cost only 12 cents per mile, including 1.8 cents for keeping the car in a public garage and with heavy insurance and motor-club dues equivalent to 2.6 cents per mile. Depreciation was figured at straight 20 per cent per year and later events fully justified the plan of charging off the car on a five-year basis. The four tires on the wheels when the car was bought averaged more than 10,000 miles and there were only minor tire troubles during the first year. Upkeep and repairs were also light.

The second year with 7,473 additional miles of driving naturally necessitated substantial investments for tires, car maintenance and repairs—the latter being increased about \$50.00 by an accident for which the driver was at fault. Insurance decreased because of lessened value, while depreciation of the same number of dollars as in the first year amounted to more per mile because of less mileage.

The third year with 10,373 miles was actually and relatively the cheapest of the three.

Figures Tell a Story

INSURANCE was greatly decreased, gasoline cost less per gallon, the increase in repairs and upkeep was less than the cost of the new storage battery which was installed, fewer tires were bought than in the second year and garage outlay except when on the road was eliminated because a residence with a built-in garage had been purchased. Critics may say that a charge should be made for the use of this garage, but we are dealing only with actual cash operating expenses—not a theoretical figure as such a charge would be.

The cumulative figures for three years tell an interesting story with a cost of 12.7 cents per mile for 27,612 miles. Of this, depreciation was 4.9 cents; gasoline 2.1 cents; insurance, licenses and club dues, 1.8 cents; repairs and upkeep 1.6 cents; tires 1.1 cents and garage 1.2 cents per mile. Gasoline averaged 12.3 miles per gallon with little yearly variation.

Leaving out depreciation and garage charges, there was an operating cost per mile of 6.6 cents, compared with a similar cost of 6.8 cents per mile reported by a friend who drove a \$3,400 car 28,143 miles during the same three years.

Bringing the record of Car Number Three to a close on March 13, 1925, the combined

OPERATING COSTS OF CAR NUMBER THREE

	First year		Second year		Third year		Three years	
	Total	Per mile	Total	Per mile	Total	Per mile	Total	Per mile
Depreciation, 20%.....	\$447.64	4.6	\$447.64	6.0	\$447.64	4.3	\$1,342.92	4.9
Gasoline.....	215.85	2.2	163.43	2.2	193.97	1.9	573.25	2.1
Insurance, Licenses, and Club Dues.....	253.17	2.6	155.23	2.0	99.14	1.0	\$507.54	1.8
Repairs, Replacements and Maintenance.....	75.38	0.8	162.35	2.2	191.46	1.9	431.39	1.6
Tires.....	12.00		178.10	2.4	125.20	1.2	315.30	1.1
Garage.....	171.75	1.8	112.75	1.8	29.25	0.3	313.75	1.2
Total.....	\$1,175.99	12.0	\$1,239.30	16.6	\$1,088.66	10.5	\$3,504.15	12.7
	First year		Second year		Third year		Three years total	
Miles Driven.....	9,766		7,473		10,373		27,612	
Gasoline Used.....	777		621		852		2,250	
Miles per Gallon.....	12.6		12		12.2		12.3	



ALWAYS, the efficiency of motor truck transportation must be measured in ton miles per dollar. So measured, the constant advancements and improvements in the structure of General Motors Trucks show clearly their immense value to the haulage buyers of America. From the beginning of the truck industry, General Motors Truck Company has required GMC Trucks to show a consistent increase in the value of the service they perform, and a steady decrease in the cost of performing it.

General Motors Truck Company, Pontiac, Mich.

Division of General Motors Corporation

General Motors Trucks

When writing to GENERAL MOTORS TRUCK COMPANY please mention Nation's Business

statement of costs per mile for 33,100 miles and three years, eight and a half months of operation, is as follows:

Depreciation.....	5.0c
Gasoline.....	2.0
Repairs, etc.....	1.9
Insurance, licenses, etc.....	1.6
Tires.....	1.0
Garage.....	1.0
Total.....	12.5

Depreciation was based on the allowance of \$600 for the car when turned in on Number Four. Repairs and replacements are somewhat increased because of a general overhauling four months ago with new pistons, push rods, brake linings, wrist pins, crankshaft bearings, pet cocks, spark plugs and everything to put the car in first-class running shape so that when traded in, Number Three was a good, serviceable vehicle.

It is interesting here to note what it cost to travel 60,000 miles in three cars during

a period of nearly ten years. The total net outlay was \$8,133.00, or a cost of 13.4 cents per mile, the exceedingly high mileage cost of Car Number Two having been reduced through the 11-cent rate of Number One for about the same distance and the relatively low cost of Number Three for 33,000 miles. It is also interesting to note that the combined outlay on Number One and Number Two was only \$178.00 less than that on Number Three, with 5,600 miles less traveled in them, while the comfort in Number Three was greater than in its predecessors.

A careful study of the entire record indicates the operating economy of a substantial, well-built car with minimum outlays for repairs and replacements. With practically a saturated used-car market ahead indefinitely, the practical thing to do is either to get the cheapest car made and junk it in a year or two, or to get a really good car and drive it until one gets his investment back. If one can afford the initial outlay, there is evidently much greater satisfaction and driv-

ing comfort with the better car, particularly if a long trip or two is taken every summer.

Car Number Four is now in my garage. It is a 5-passenger closed type with 136-inch wheel base and cost \$3,775.00, including two extra tires and every accessory that any reasonable man or his wife should want. This may sound extravagant but will not be so, if the car lives up to its reputation for long service and low upkeep, while, of course, it is good for any kind of weather and is the ultimate in present-day riding comfort. Its initial cost is only \$195 more than that of its two immediate predecessors combined, and unquestionably it will do 46,000 miles more satisfactorily than they did. After being driven 60,000 miles it should still be worth \$600.

It will burn more gasoline than the other cars because it takes fuel to provide 80 h.p. under one's toe for instantaneous use when needed, but it is exactly this reserve power that makes safe and easy driving at moderate speeds under present traffic conditions, and after all, gas is a minor item of expense.

Some Odd Ways of Farming

By O. M. KILE

WHY IS it that gold fish raised in the brooks and spring-fed ponds around Frederick, Md., "color up" so thoroughly that the bulk of the young gold fish sold in the United States are now grown in that vicinity?

No one has answered that question, as yet, but twenty odd years ago the Powell Brothers discovered the fact and from this there has grown a business which produces in this one locality approximately twenty million gold fish per year. G. Lester Thomas is the king of gold fish producers and now ships more than one and a half million fish per season and operates more than 40 acres of ponds. In all some thirty-five farmers in the vicinity of Frederick make this an important part of their farming operations.

An ordinary half-acre pond will yield 60,000 to 80,000 fish if stocked with 75 to 100 at the beginning of the season. Four months

after incubation the young fish are ready for market. From 125,000 to 200,000 make up a carload, and between 146 and 150 carloads are shipped annually from this one point to distributing centers in the larger cities. In wholesale lots they sell for from \$15 to \$45 per thousand.

Millions Added to Incomes

NOT ALL farm products are produced in regulation fields and orchards in the usually understood regulation way. Literally hundreds of farming side lines have come into being—in many cases growing so vigorously on some farms as to become the main line. Many millions of dollars are added to our national income and hundreds of persons—oftentimes women and invalids—have found new and profitable outlets for their energies.

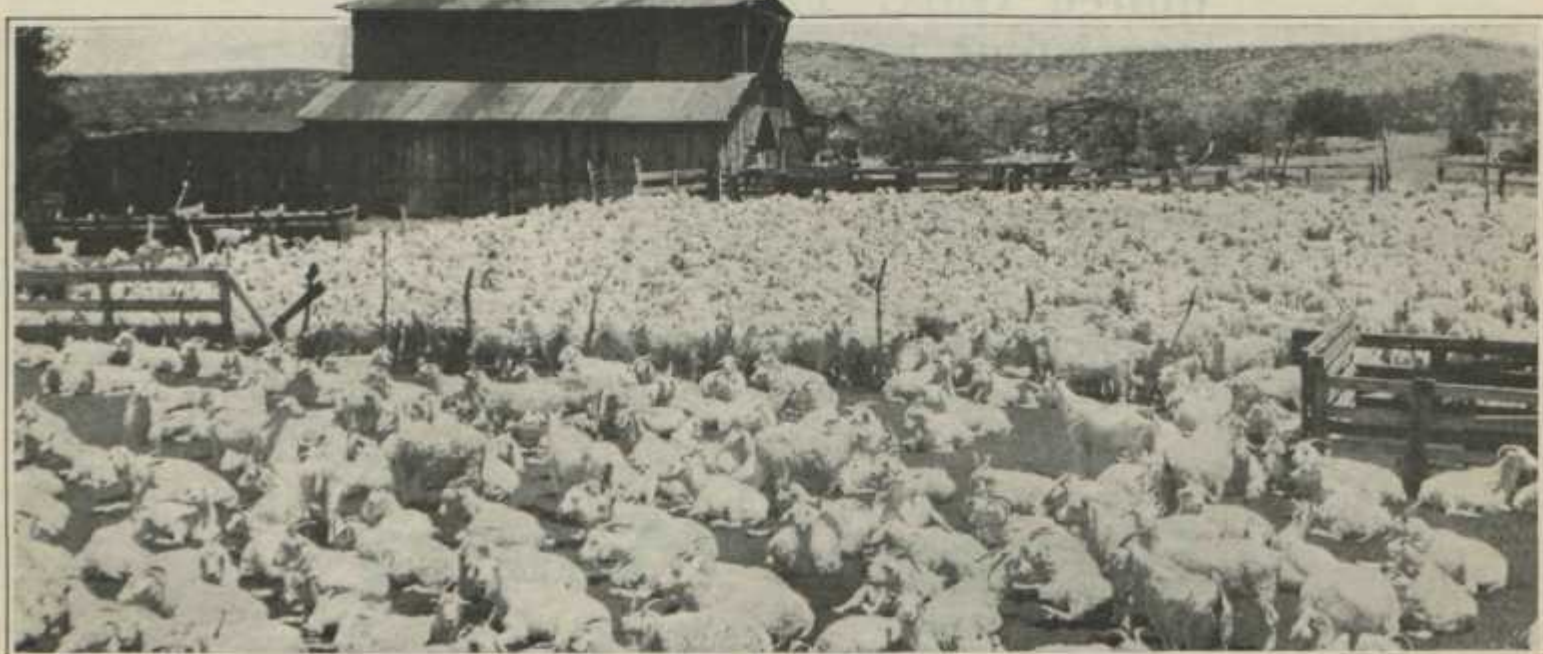
Perhaps it is best right at the start of this article, however, to forestall any mad rush

into these picturesque or otherwise attractive forms of farming, by giving due warning that no sinecures are being pointed out. It takes careful study, training, skill and usually some capital to win in these lines just as it does in most others.

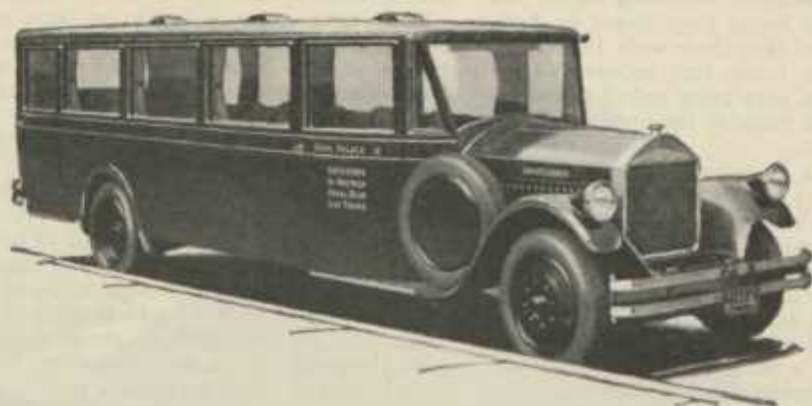
Somewhat akin to the gold fish success above described is that of two farmers—Charles Dalton and Robert Culton—of Prince Edward Island, off the Nova Scotia coast, who started nearly 40 years ago to breed silver foxes. So successful were their first pelt sales that everyone wanted to buy silver fox breeding stock, it seemed.

Three sisters cleared \$25,000 a year out of their venture, a small party of clerks organized a company and made \$40,000 in four years, one pair of foxes sold for \$34,000, a pup for \$9,000, individual pelts for \$2,700, and so on.

This craze has now worn off, however, and



Angora goats play a unique role in American thought and economy. They graze by the millions in our country, yet the very existence of the breed is unknown to many. Fabric made of their lustrous hair is worn and admired from coast to coast, yet only a few can identify it.



If you want money-making busses, read this company's experience

Probably in no section of the United States do bus operators strive so eagerly to attract riders by offering them the utmost in safe, comfortable, low-cost rides as in New England.

When the Royal Blue Line, a veteran sightseeing company, recently decided to add seven new busses to its sightseeing fleet in New England, it naturally chose busses that appealed to the riding public. Seven modern Pierce-Arrow busses were purchased and are now in daily service through mountainous New England.

Even in the midst of keen competition, the receipts of the Royal Blue Line increased materially when the new Pierce-Arrow busses were placed in operation—conclusive proof that the riding public prefers the de luxe type of service rendered by these luxurious vehicles.

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the industry has settled down to a steady, sane business of supplying the good demand for silver fox furs and of improving the quality by selling selected breeding stock. In 1922 the United States Department of Agriculture estimated that there were 500 ranchers raising silver foxes; that between 12,000 and 15,000 foxes were being reared in captivity, and that the value of the investment was about \$8,000,000.

Michigan is a prominent silver fox state and fox ranchers are to be found in all the northern tier of states as well as in the cooler parts of California, Colorado, Kansas, Iowa, Missouri, Illinois, Indiana, Ohio, Pennsylvania, New Jersey and Massachusetts.

Thousands of acres of marshy land in several sections of the country are now being made to return a profit via the muskrat pelt route. The demand for "Hudson seal" has been so great in recent years that the muskrat pelt has come to command a good price. Since muskrats multiply with even greater alacrity than do rabbits, owners of marsh lands have conceived the idea of protecting their muskrat homes from natural enemies, providing food and letting nature, thus aided, take her course.

\$9,000 in Muskrats

THE OWNER of a 1,300-acre tract of Maryland marsh land in two seasons trapped over 12,000 muskrats, which even at prices much lower than those of today brought in \$9,000. The editor of the Cambridge, Md., *Record*, said a year or so ago that the muskrat industry of Dorchester County brings in about \$100,000 annually. Growers who own fenced muskrat farms are now endeavoring by selection to increase the percentage of black muskrats, which bring a higher price.

Basket willow is another crop which helps make the marshy acres pay on many a farm and the production of which has been expanded to the dignity of a business in some instances. A well-kept willow "holt" can be made to return annual crops worth \$300 to \$500 per acre. A holt once set produces a steady income year after year for from twelve to twenty years. Special varieties have been developed and regular markets established.

Angora goats play a unique rôle in American thought and economy. They graze by the millions in our country, yet the very existence of the breed is unknown to many. The goats are sent to market by tens of thousands every year, yet no menu card ever lists Angora chops or Angora roast.

Fabric made of their lustrous hair is worn and admired from coast to coast, yet only a few identify it or know its source. Perhaps some of this mystery arises from the fact that for nearly 40 years an edict of the Sultan of Turkey has forbidden the exportation of Angora goats from that country.

While Angora goats are far from being the elm-peeling, can-eating, neglectable animals usually pictured in the popular mind, it is true

that they can live on rugged scrub growth where cattle and even sheep would perish. They contribute, in the United States, more than 6,000,000 pounds of mohair annually.

There is no space limitation on these agricultural oddities. From the goat business requiring usually thousands of acres for success, we may turn to the water lily garden of a lady in the suburbs of Washington, D. C., who from a space of half an acre or less sells annually some thousands of blossoms and plants and makes a very satisfactory income.

We might even refer to the mushroom growers to be found on the outskirts of nearly every large city, who in the shelved space of a cellar turn out this vegetable in quantities sufficient to add materially to the family income. One grower utilizes an abandoned coal mine for mushroom production.

Hot-house production of

less the oyster farmer has his beds properly planted with these convenient anchoring places, the young oysters are swept on past.

The above by no means exhausts the list of farming oddities. We might mention squab, alligator and snake growing; water-cress pools, cranberry bogs and blueberry fields; beautiful seed farms where acres upon acres of flowers are grown for seed purposes; odd-looking slat-covered fields in Georgia and Connecticut where shade-grown tobacco is produced; golden seal and ginseng plantings of high valuations; and still we should leave many a branch of husbandry untouched.

One of these days we shall probably see a new kind of farming—one that may grow to large importance. Already experimental fields of rubber-producing plants are to be found. Henry Ford is growing some of these plants on a plantation out from Fort Myers, Fla.

American producers of rubber from the Mexican guayule plant have experimental plantations in one of our southwestern states where they are endeavoring to put guayule culture on a profitable basis by using irrigation to hasten growth and by increasing the rubber content through plant breeding and selection.

Rubber From Corn

OTHER experimenters hope to develop such plants as our southwestern milkweed or the Madagascar rubber vine which may be planted and harvested much as we handle hay.

Since the sugar beet had to go through a process of breeding be-

fore profitable percentages of sugar were developed, scientists feel that they have good reason to hope that similar treatment of some of the sixty rubber-bearing plants may give equivalent results in increasing the rubber content.

Or, again, it is not beyond the realms of possibility that we may not need high-producing rubber plants here in America after all. James R. Howard, the first president of the American Farm Bureau Federation, in addressing a convention of implement dealers a few weeks ago, made the statement that an excellent grade of rubber suitable for automobile tires has been made from corn. Cost of production is still too high to compete with the usual sources of rubber but the process is still in the experimental stage and may be improved. Within the past two years sugar produced from corn has become a regular article of commerce, used largely in ice cream. Rubber may be the next product of this versatile and widely grown field crop.

Farming is not the changeless, colorless, static thing it may seem. Methods, machinery, processes and even crops and livestock are undergoing constant change, not as rapidly perhaps as in certain other occupations, but fast enough to give a touch of novelty. The next time you motor through the country shut off the gas a bit and take time to look for the newer features in farming—farming oddities, if you like.



COURTESY U. S. FOREST SERVICE

These men are peeling basket willow for market. Basket willow helps make marshy land pay on many a farm. A well-kept "holt" returns crops worth from \$300 to \$500 an acre.

winter broilers, where cod-liver oil is fed the young birds to provide the vitamins or vigor-producing effects missed by absence of sunshine, are located near several of our large cities. One near New York City is now installing ultra-violet electric lights to give sunlight results without the use of cod-liver oil. Vegetable gardens under glass several acres in extent are no longer much of a curiosity. A few of these "indoor farms" have attained an area of ten acres or more.

How Oysters Are Raised

TO THE landlubber an oyster farm is an interesting discovery. Many of these are to be found along the shores of the lower Chesapeake Bay region. There is usually little to indicate the location of such a farm. A few stakes sticking out of the water perhaps—since the boundaries of the oyster farm are as carefully marked as are those of a wheat farm—and some piles of oyster shells on the adjacent shore.

Oysters have to be planted and transplanted as carefully and systematically as do many of the better known dry-land crops. The "planting," however, consists mainly of furnishing pieces of old shells, sharp rocks, crockery and similar material for the young oysters to attach themselves to for life. The flow of newly hatched oysters down the bay may be plentiful enough but un-

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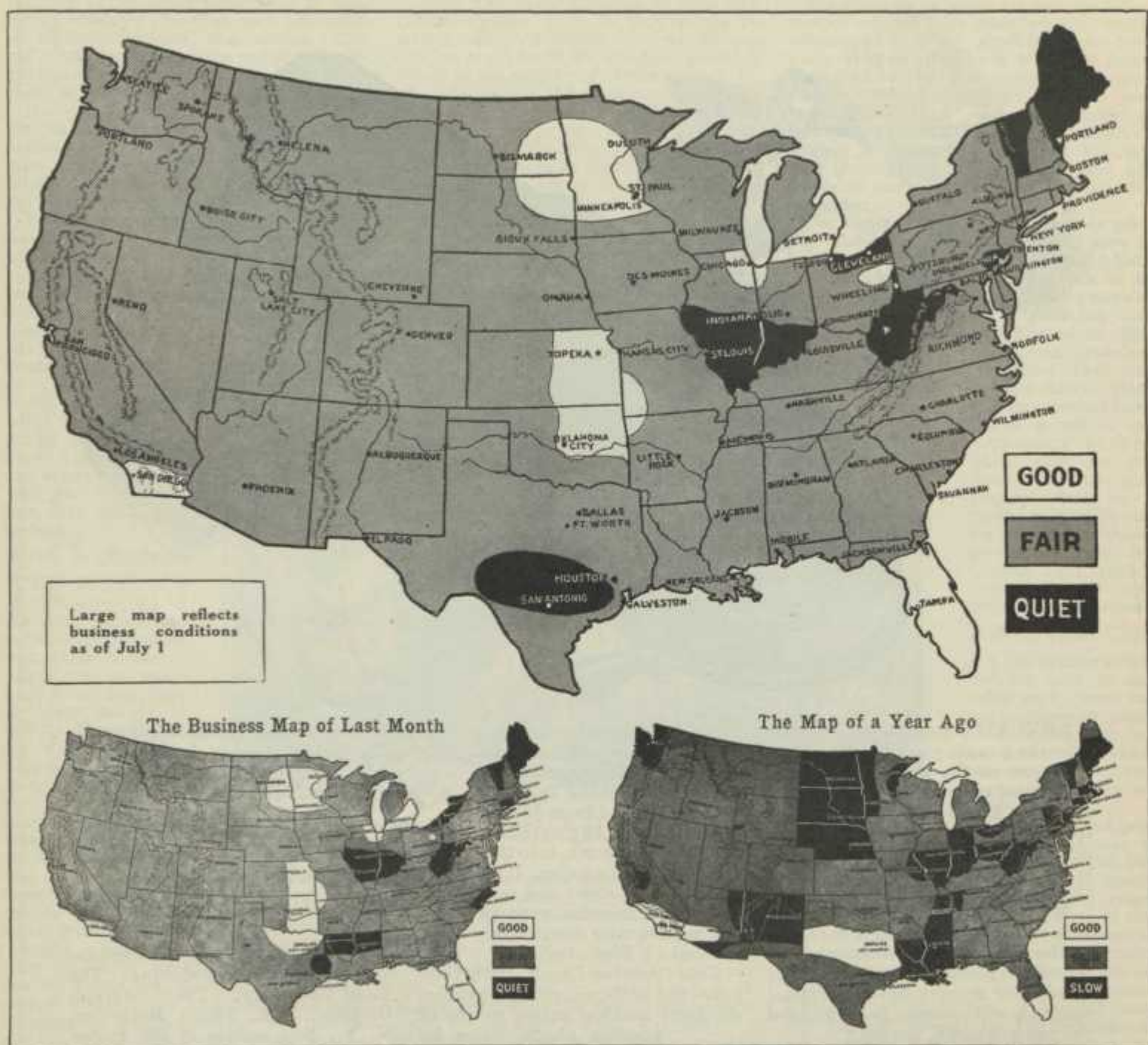
Address

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TODD SYSTEM OF CHECK PROTECTION



The Map of the Nation's Business



By FRANK GREENE

Managing Editor, "Bradstreet's"

WHILE spottiness continued the chief reproach of trade and industry during June and production generally showed a further seasonal quieting, there is no manner of doubt that the better tone noted in late May and early June took definite form in an enlarged volume of wholesale and retail trade.

This was not, as might possibly be asserted, a result of the June statistics of volume and production comparing with a lessening volume a year ago. Some of the large gains over June a year ago are undoubtedly due to the downward movement in that month of last year but the gains shown, especially in trade distribution in June over May this year

negative this pessimistic view. It would seem that a definite turn for the better in volume of business as well as tone was scored just as the normal mid-summer quietness set in.

For the above improvement there are two very definite reasons. In the first place the weather in June was of the old-time character, that is, hot, and this helped buying of summer goods. Secondly while early planted crops did not seem to gain much if any, the later planted ones in the main, due to forcing weather, made really creditable progress.

A third cause for the better showing might be found in the fact that the pessimistic predictions common in the middle of the second quarter that the country's industries

were headed for the same "slough of despond," that they reached last summer, were not borne out by the facts. Something like a balance between production and sale seemed to have been reached in a number of lines at about the same time. So it was that late May and all of June this year saw a rally which was not visible until later in the year in 1924, and was not plainly perceptible even in the latter part of May this year.

Two very important measures of movement, failures and wholesale price indexes did turn for the better in May and these two with bank clearings outside of New York, mail-order sales and the stock market,

especially the industrials, rose sharply in June, the latter to the highest level ever recorded on an equally high record volume of sales.

Lest the above remarks might be construed to indicate that all is plain sailing ahead, it might be just as well to remember that the critical time in late planted crops is now at hand, that the early crops as a whole are short, that reduced yields are sometimes not esteemed helpful to trade, that another bitter controversy seems to be looming in the coal mining situation, and finally that it has been demonstrated several times that the productive capacity of this country in industry at its peak is fully equal to and in many directions in excess of the ability of domestic consumers to absorb without congestion. Hence, the generally "fair" appearance of the early July Map of the Nation's Business must be considered with the knowledge that industry if not trade distribution, is still a "little bit off the top."

A great basic element in this country, perhaps still the greatest, despite our growth as a member of the community of industrial nations, is agriculture, and this branch of endeavor, like others, is a bit "spotted." The shortest winter wheat crop in years and marked reductions from a year ago in yields of oats, rye, hay and most early fruits and vegetables are promised, over against which are to be set prospects of liberal yields of spring wheat, corn, cotton and potatoes.

Enough Wheat for Home Use

IF CURRENT official estimates of wheat yields are within bounds there will be about enough wheat for domestic food and seed. Maybe this is just as well because Europe, North Africa and Canada promise much better yields than a year ago. Of course some wheat will be exported but this may have to be provided from carried-over stocks or from a possibly larger yield of spring wheat than was indicated early in June.

The world crop situation, eleven countries contributing estimates (Russia not included) indicates a decrease of about 50,000,000 bushels from a year ago, which indicates that present fairly good prices should be maintained in countries having wheat for sale. Our corn crop is said to have regained much lost ground and to promise a bumper yield, (big wheat and corn crops rarely come in the same year) which should help the live stock raisers. Cotton crop prospects as of late June were for the third largest yield on record but it needs to be remembered that Texas, which last year raised a third of the total crop, has been suffering for rain for months past.

The results of the half year as displayed in many measures of movement are most of them better than predicted a few months ago. Sales of stock on the New York Exchange exceeded those of a year ago by 76 per cent and exceeded those for the first half of 1901, a record year, by 17 per cent. Bond sales exceeded those of last year by 4 per cent but were 18 per cent below the high-record first half of 1922. Pig iron output, while 9 per cent ahead of last year, was 8.8 per cent below the 1923 peak. Steel output was 13 per cent ahead of 1924 but 4 per cent below the best of the post-war year, 1923. Car loadings for the half year were 4.8 per cent above 1924 but gross railway earnings were nearly one per cent less.

Bank clearings made a new peak for a half year with a gain of 18.7 per cent at New York, 10.4 per cent outside of that city



OUTPOSTS OF SUPER-POWER

ABOVE is the new Weymouth Station of the Boston Edison Company.

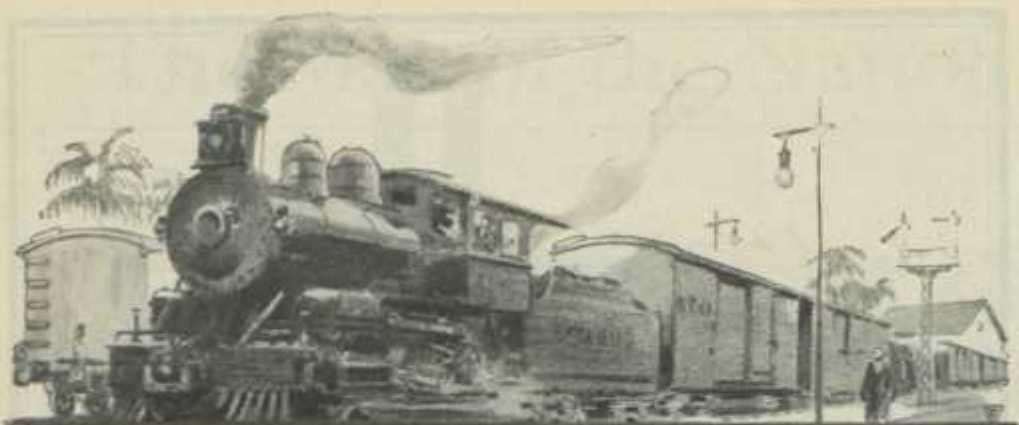
Below is the new Long Beach Station of the Southern California Edison Company of Los Angeles.

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CHICAGO	10 So. La Salle St.	PHILADELPHIA	The Bourse
BOSTON	60 Congress Street	CLEVELAND	1599 St. Clair Ave.
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BALTIMORE	Gay & Pratt Streets	PORT ARTHUR, Texas	Realty Building
NORFOLK Va.	220 Brewer Street	LOS ANGELES	309 Equitable Building

and 15 per cent at all cities, over the 1924 peak. In June, however, the gain outside New York was little below that shown at New York, a notable happening. Building permitted for in the half year shows a gain of 7 per cent over the peak total a year ago, which in turn gained 7 per cent over 1923. Failures were 1.4 per cent below 1924 for six months while liabilities fell off 38 per cent. Compared with 1923, failures this year are 4 per cent larger than 1923, while liabilities are 5.5 per cent smaller.

Mail-order Sales Show Gain

IN RETAIL trade spottiness is also marked. Mail-order sales in June exceeded those of May by 3.3 per cent and went ahead of June last year by 13 per cent. Chain-store sales for June fell 1.6 per cent below May but exceeded June a year ago by 16 per cent. The two combined gained 14.5 per cent over June 1924, but were only 6 tenths per cent in excess of May.

For six months mail-order sales are 11 per cent ahead of 1924 and chain-store sales are 12 per cent larger while the two combined show 11.6 per cent gain. Sales of department stores for five months ending with May were only 1.2 per cent ahead of 1924 and small neighborhood retailers are claimed to have done not as well as did department stores. The inference from all of these figures is that while retail trade as a whole may be ahead of 1924, a great deal of business has gone through channels other than those used some years ago.

One of the industries which receded little, if at all, in the second quarter of the year, when others were inclined to slow down, was building. Permits for building in June at 158 cities totalled \$326,094,988 as against \$327,321,364 in May and \$255,852,107 in June a year ago. June, in fact, did not show anything like the normal reaction from May and earlier months. The result was that the second quarter's total of building was \$1,077,185,346, a new high quarterly record and 25.7 per cent ahead of the like quarter of 1924. The six months' total, \$1,899,855,234, is therefore 7 per cent ahead of last year, a high-record period, the latter in turn having gained 7 per cent over 1923.

Wholesale Prices Are High

IN THE foreign trade field the continued prominence of foods and especially of grain in our export trade was still notable in May, whereas raw cotton and petroleum exports fell off from a year ago. Manufactured goods furnished a larger proportion of the total trade but a relatively smaller percentage of gain although the exports of automobiles, especially to Great Britain, to take advantage of tariff law changes, were the heaviest on record for any month. Exports of animal products declined heavily. In imports the chief gains were in crude materials for manufacture. For eleven months exports gained \$534,000,000. Of this gain in exports, foods, mainly grains, furnished \$280,000,000, manufactured products \$155,000,000 and crude materials, mainly cotton, \$102,000,000. Of the \$219,000,000 gain in imports, crude materials furnished \$189,000,000.

Wholesale price indexes sometimes show the way to stock market quotations. They certainly did in 1921 on the rebound from the 1920 deflation. This year in May wholesale prices rose 2.2 per cent after four successive monthly declines. In June wholesale prices rose 1.7 per cent further, wool, live stock, meats, provisions and rubber starring in this latest advance while breadstuffs and vegetable oils receded, the former on better

crop reports. Compared with July 1 a year ago, wholesale price indexes are 13 per cent ahead of July 1, 1924, with nine groups of commodities higher.

College Women in Retail Stores

INFORMATIVE appraisals of college women in retail-store work were made by merchants who responded to a questionnaire sent by the Retail Trade Board of the Boston Chamber of Commerce, in cooperation with the Women's Educational and Industrial Union of Boston, to determine whether retail stores have been successful with college women, to ascertain the opportunities for college women in stores, and how best the stores can attract college women.

Replies were received from seventy-six employers of 126 college women, with the largest number in any one store reported at thirty-two. The stores represented employ from 4 to 4,000 persons.

After considering the replies, the Board found that "although the employment of women college graduates is still so new a thing that merchants dislike to make general statements of their success, there are many stores now making the experiment and the Board believes that more will make the trial."

Explaining the timeliness of the investigation, the committee assigned to the work said it had undertaken the investigation in the belief that whether or not a merchant has given much attention to the problem of attracting college graduates to his employ, he cannot fail to consider it in the future. The reason given for this view of the committee is the change in the nature of merchandising, "which is becoming a science, instead of depending only on trading instincts."

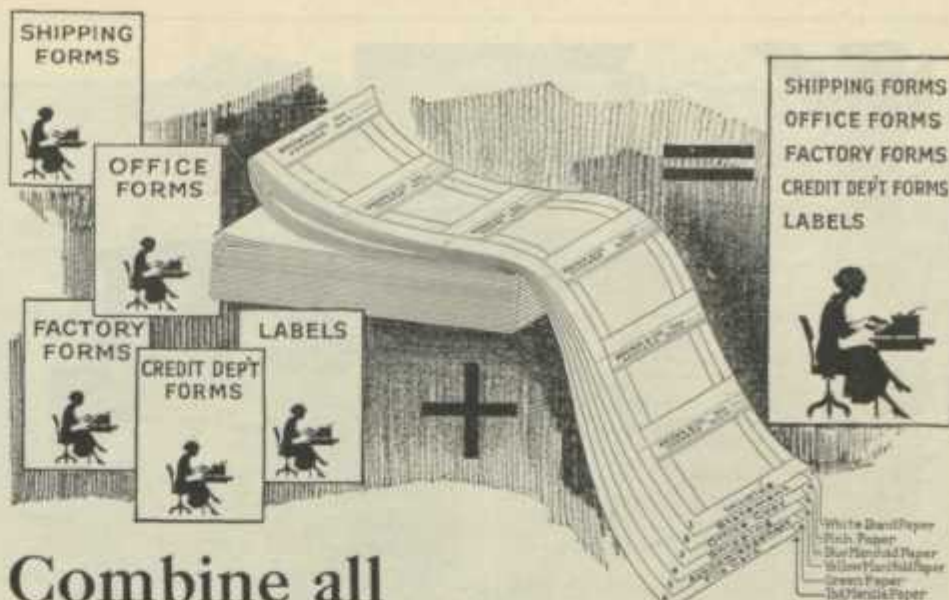
Store service is a powerful means to attract patronage, requiring for its proper performance employees who have a social and cultural knowledge, the committee says and then asks, "Where will the employer who is not persuaded that this is so, secure individuals whose minds are trained to approach problems scientifically and whose background is broad culturally, except from higher institutions of learning?" To the committee's way of thinking, "The employer who is not persuaded that this is so has only to watch his competitors."

Of the problems involved, the committee says, "Since he will eventually wish to engage these young people, the employer will be glad to be warned of the difficulties in his path, as reported by other merchants and recorded here. He must expect to expend the money and patience necessary to meet these problems, and the committee . . . believes that this can be done by attracting college-trained young people to his employ, selecting from among them only those properly equipped for his purpose, and thereafter encouraging them with training and due advancement."

Don Quixote Had Nothing On Us

ON A CERTAIN piece of railroad line in the west they had six cases in one week lately of motor cars running into the sides of trains. In all six instances the collision occurred in broad daylight, between 8 and 12 o'clock in the morning, and at crossings protected by both watchmen and signals.

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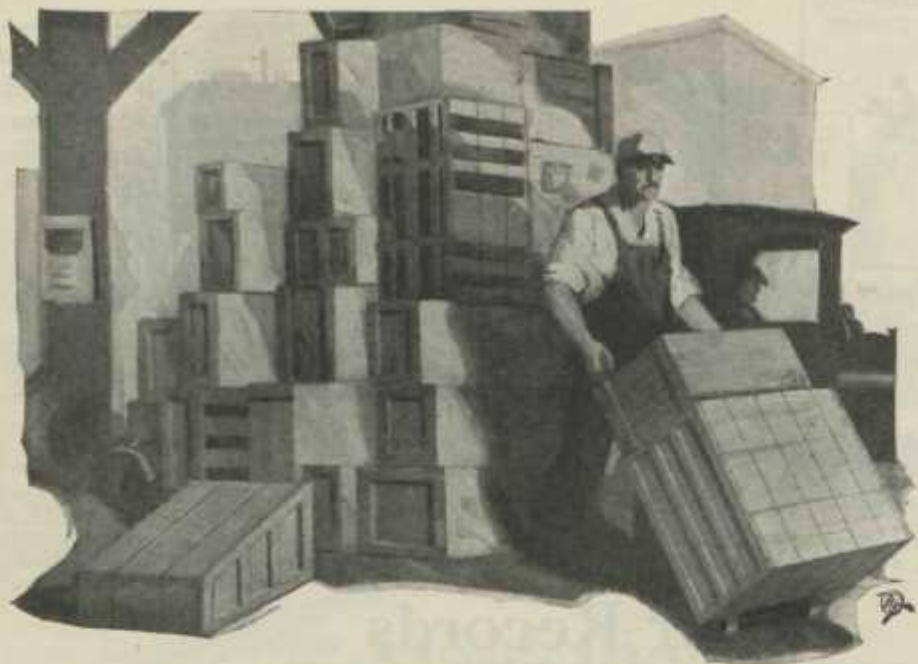


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A decrease in weight, with an increase in strength will be a second aim—with attendant lowering of freight costs. If a Pioneer Box or Crate is indicated by his study there will be further savings in storage space required, in assembly, in packing and closing.

For one manufacturer the saving was \$5280 in one month on transportation charges alone. In addition to this there were the other savings referred to above.

To put your shipping on a more scientific and economical basis, if possible, will cost you nothing.

Write for bulletins—"General Box Service"—that tell how we save money for others. Let us know, too, if a General Box Engineer may apply himself to your problem.

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Some Recent Federal Trade Cases

Lower Discounts Were Bait to Jobbers to Maintain Fixed Prices of Fishing Tackle—Dealers Got No More Sox if They "Offended" the Manufacturer—Content of White Lead Not Enough to Justify the Label—Same Names Won't Do for Separate Grape Businesses—A Coffee Case Gives Grounds for a Prohibitory Order—Wisconsin Butter Men's Ban on Oleomargarine Must Be Lifted, Commission Says—Fair and Unfair Practices in the Hog-Cholera Serum Industry—Dismissals

PRICES of a Michigan manufacturer of fishing tackle were baited with lower discounts for jobbers who observed his price scale than for those who did not, the Commission explains in reporting the issuance of a prohibitory order that requires discontinuance of practices which the Commission believes unfair. The Commission found, it says, that the Michigan concern adopted a selling policy for its products based on a list price scale, and that discounts were made from the base prices by which the prices to jobbers and consumers were fixed.

A discount of 50 per cent regularly allowed to jobbers was reduced to 33 1-3 per cent when they cut prices of the concern's products, the Commission reports. By correspondence and interviews, the findings state, the concern let it be known that the discount would be decreased when its prices were not observed, and when discounts were reduced, the information was given to jobbers maintaining the concern's prices with the purpose, as quoted in one case, to "strengthen the spine of them who, we believe, are needing it."

In general, the effect of the concern's price plan, the findings state, is to prevent dealers from selling the concern's products at lower prices that might be regarded by the dealers as justified by their respective selling costs and by trade conditions, thereby operating to suppress competition in the concern's products.

AMILWAUKEE hosiery company, charged with enforcing a scale of retail prices on its customers, has been asked by the Commission to mend its ways. The order issued in this case requires that the company stop maintaining retail prices on its products by cooperative methods, through which the company and its distributors, the Commission says, undertake to prevent others from obtaining the company's hosiery at less than designated prices.

Price lists are issued by the company to its dealers, the Commission explains, and it requests adherence to the prices quoted in the lists. The company makes it known generally to the trade, according to the Commission, that it requires all those handling its hosiery products to maintain the retail prices designated, and that it will refuse further sales to all dealers failing to abide by the prices listed.

Many excerpts from the company's correspondence with its dealers and agents are included in the findings, showing, the Commission says, that the company established uniform prices, that it insisted on the observance of these prices, and that it refused further sales to "offending" dealers. The general effect of the company's sales maintenance plan, the Commission contends, is to suppress competition in the sale of its products in interstate commerce.

THE "combination white lead" in the name of a paint marketed by a Brooklyn manufacturer was only label-deep, the Commission suggests in announcing the terms of a prohibitory order. This manufacturer sells paint and paint products to wholesalers and retailers throughout the United States.

One product, alleged to have been marketed under the trade name of "Combination White Lead," did not contain more than 3 per cent

of sulphate of lead mixed with other ingredients. That practice, the findings state, misleads and deceives the trade and the public into the belief that the product so labeled contains either sulphate of lead or carbonate of lead, or the two in combination, as its predominant ingredient, and because of that mistaken belief diverts trade from competitors who truthfully label their products.

GRAPES growers' exchanges may sell similar grapes, but the Commission has banned the use of similar names when the businesses are separate. This ruling developed from a case against a New York concern which sells grapes in carload lots to purchasers in other states. By the terms of the order issued, the concern is required to discontinue using as a trade name, trade mark or label the name or words "California Grape Growers Exchange," or any other combination of words likely to be confused with the words "California Grape Growers Exchange," and from using such legends on letterheads, billheads or advertising in connection with the sale of grapes.

Among the New York concern's competitors was a cooperative non-profit corporation known as the California Grape Growers Exchange of San Francisco. After the competing corporation had adopted its name, the Commission explains, the New York concern operated its partnership business under the same title, painting on the door of its New York office a sign which read "California Grape Growers Exchange." Numerous complaints were received by the competing company, the Commission says, from purchasers and prospective purchasers resulting from the confusion in the similarity of the two names.

The New York concern's use of its trade name in the marketing of grapes, the Commission contends, had the tendency and capacity to mislead many persons into the belief that its business was identical with the cooperative association of the same name, a belief contrary to fact.

THROUGH the Commission's mill has gone a coffee case, and it went against a firm charged with fixing minimum resale prices for its blends, the Commission reporting that it found grounds for a prohibitory order.

Explaining the issuance of the order, the Commission says that the firm fixed minimum prices at which its products were to be retailed, and insisted on the observance of the prices by dealers, obtaining from the dealers written contracts and promises obligating them to observe the fixed prices. Cooperation of the firm's customers was sought, the Commission found, in detecting any variation from the set prices. Dealers who cut prices were refused further shipments unless they gave satisfactory assurance for the future observance of prices. Suppression of competition is seen by the Commission as a result of the firm's alleged acts, and the preventing of dealers from selling the firm's coffees at lower prices based on their respective selling costs and on trade conditions.

OLEOMARGARINE will still contend with butter for favor on Wisconsin tables and in Wisconsin kitchens, if the Commission has its way, for it has issued an order against a cooperative creamery association, and its officers, directors, and members, with headquarters at Madison, requiring the discontinuance of specified practices.

A resolution was adopted by the association at one of its meetings, so the Commission reports, asking the dealers and citizens of Polk county, the center of the association's membership, to discontinue the sale of oleomargarine and

to eliminate butter substitutes from Polk county, inasmuch as they . . . are injurious to public health.

This resolution was printed in newspapers and widely circulated in Polk county, the Commission says, and it contends that oleomargarine is a legitimate article of commerce, recognized by the Federal Government as a food product for human consumption. The order specifies that:

the respondents cease and desist from combining among themselves or with others to



Comptometer Section, Waitt & Bond, Inc., Newark, N. J.

Boosts production 25%

Comptometer speed, safeguarded by the "Controlled-key" and "Clear register" signal, is what gave Mr. W. D. Knapp, Auditor, Waitt & Bond, Inc., Newark, N. J., makers of the Blackstone and Totem Cigars, the results described in his letter from which the following is quoted:

"In our office, as in our factory, we never hesitate to discard even good equipment for better, when shown that it pays to do so. It was on just such a showing as this that we installed the Comptometer on our figure work, and we are now turning out 25% more work per unit of equipment than we did before."

It is a good plan to insist on being "shown that it pays" before buying any adding machine. The only way you can learn in advance "that it pays" is by an actual work-out in your own office on your own work. Not just a flash demonstration—but a real production test which can be readily measured, and compared with the performance of other equipment on the same work.

A Comptometer man is always available for such a test. A word from you that you'd like to be shown will bring him, with no obligation whatever.

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CONTROLLED-KEY
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ADD AND CALCULATING MACHINE

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UNI-TRE FRAMES

ADJUSTABLE PARTITIONS

CONDUO-BASE

SOME favor Dahlstrom Metallic Doors, Office Partitions, and Elevator Inclosures because they are so quickly and easily installed; others because they add so much to the appearance of a building; some because they last so long and require so little care; but the majority choose them because they are, above everything else,

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DAHLSTROM

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INCORPORATED 1904

JAMESTOWN, NEW YORK

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hinder, obstruct or prevent the sale of oleomargarine which has been or may be brought into Wisconsin in interstate commerce, and particularly from combining to obstruct, hinder or prevent the purchase in interstate commerce of oleomargarine by the retail dealers and meat markets of Polk county, Wisconsin, or the sale by said dealers and meat markets of oleomargarine so purchased; and from entering into any agreement or understanding with retail dealers or meat markets or others from purchasing oleomargarine in interstate commerce or from selling oleomargarine so purchased.

ANNOUNCING its conclusions after consideration of the record in a trade practice submittal of manufacturers of anti-hog cholera serum and virus, the Commission defines its belief that fair competition does not mean lessened competition, and that—

Fair competition may consist in giving a better price or better terms or better service. A number of practices condemned by the trade consist only in one of these and cannot be condemned by the Commission. On the contrary, an agreement not to compete in these particulars, is contrary to law.

The Commission divided on the declaration of unfair practices. Among the practices condemned by resolutions of the industry were:

Direct or indirect lavish, excessive or pre-arranged entertainment of purchasers of serum and virus.

Making of excessive personal gifts to purchasers of serum and virus, or to their families.

Promising or allowing unearned discounts to certain purchasers of serum and virus, which are not allowed to the general trade.

Payment of maintenance and refrigerator charges to and in behalf of certain retail purchasers, not allowed to the general trade.

Donating funds or providing banquets or other entertainments for associations.

Payment of specific advertising expenses in behalf of certain purchasers, and not offered to all purchasers, under like terms and conditions.

Guaranteeing against advance and protection against declines in price of serum and virus.

Granting of rebates, refunds . . . or allowing unearned discounts to purchasers of serum and virus to induce or retain patronage.

Chairman Van Fleet, and Commissioners Hunt and Humphrey did not believe the practices indicated were unfair. Commissioners Nugent and Thompson dissented to the majority view. The minority holds that

In our opinion, said practices, both singly and in the aggregate, are unfair as they will suppress competition in large measure by driving out of the business of manufacturing and selling such serum and virus the smaller concerns which are financially unable to meet the cost occasioned thereby, and enable the financially powerful among the manufacturers to dominate and exercise control over the industry and place at their mercy the ultimate consumers of said products.

In our judgment, the practices above set out are also unfair to the farmers of the country who raise hogs. We do not doubt that they are now required to pay a higher price for serum and virus than they would pay if said practices were discontinued as the manufacturers must pass on to the farmers the additional expense of conducting their business made necessary by said practices.

Commenting on the position of the dissenters, Commissioner Hunt asserted that

In declaring the above resolutions unfair the minority would stifle competition in order that the smaller concerns may survive. They would destroy competition in the interest of the little manufacturer. . . . They say "We do not doubt that they are now required to pay a higher price for serum and virus than they would pay if said practices were discontinued as the manufacturers must pass on to the farmers the additional expense of conducting

The Success of LONGVIEW, Wash.

was Pre-determined



FROM the first master stroke—the selection of its location—Longview's ultimate development into one of the future great cities of the Pacific Northwest has been systematically planned.

The success of Longview was *pre-determined*.

From a standing start, only two years ago, in a valley of farms and orchards, Longview already has

become a city of more than seven thousand inhabitants. Great manufacturing plants have been built and the roar of industry is now a reality. Ocean liners—three and four at a time—are loading cargo at Longview docks. Millions of dollars are being spent in new projects. And so Longview moves rapidly in strict accord with the pre-determined plans and desires of its founders.

FACTORY INDUCEMENTS—Longview presents the ten essentials for successful industry.

- 1—Transportation by river, by sea, by rail and by highway.
- 2—Accessible markets, domestic and foreign.
- 3—Expertly planned industrial districts.
- 4—Reasonable land prices.
- 5—Raw materials.
- 6—Fuel and power.
- 7—Labor.
- 8—Unexcelled climate.
- 9—A place to live with all the conveniences of a modern city.
- 10—Community spirit.

The Long-Bell lumber manufacturing plants are now in operation and a second unit is being built. The Weyerhaeuser Timber Company has selected Longview for one of its great manufacturing plants.

The Fleishacker banking interests of San Francisco have purchased the control of the Longview National Bank.

Big business is sure of Longview.

PROPERTY INVESTMENT—No section of the country offers greater opportunities, or greater security for investments in income producing properties, than the Pacific Northwest.

The continued rapid growth of Longview, on a safe and sane basis, without the aid of boom methods, invites the utmost consideration of the careful, conservative investor in income properties.

Office buildings and store rooms, apartment houses, apartment hotels, suburban garden lands and rental houses are some types of income producing properties which will be needed.

Longview's growth, although phenomenal, is not of the "mushroom" variety.

The millions that have been expended for construction are invested in permanent types of buildings. Longview is not an experiment. Longview is a fact.

WHOLESALE and JOBBING—More wholesale and jobbing establishments, of the better class, will be required to serve Longview's ever increasing population.

Big industries permanently locating in Longview are bringing well paid workers and rapidly enhancing the business opportunities in many lines.

Longview is fifty miles from the nearest larger city. It is surrounded by several small towns and by an abundantly productive farming community. Located on two of the most popular national highways, Longview is visited yearly by thousands of tourists. Last year Longview had, it is estimated, more than 200,000 visitors.

This year a new \$15,000 auto tourist park, with every modern convenience, has been built to accommodate the ever increasing number of tourists visiting Longview.

A HOME DELIGHTFUL—Who has not dreamed of just such a place as Longview for a home?

Situated in a beautiful valley where the Cowlitz River joins the Columbia on its way to the Pacific Ocean—amid the grandeur of immense forests and mountain ranges—Longview is the dream come true for happy young home builders.

Longview is not a struggling "boom-type" town. Longview is a city of vision—planned by expert city planners and built for permanence.

You will enjoy the progressive spirit of this modern young city. You will find the climate delightful. There are complete facilities for the education of your children and every approved means for healthful recreation. Longview's stores are of the highest type. Living costs are moderate.

The Longview Co.
Longview, Washington

Monthly Payrolls Near Million Mark

Longview's payrolls will aggregate \$800,000 a month as early as the middle of this summer, it is conservatively estimated. . . . Longview has grown from nothing to a permanent, modern city in less than two years' time without the use of "boom methods".



A typical residential street in Longview



Longview is served by three trans-continental railways, the Northern Pacific, the Union Pacific and the Great Northern; the Columbia River with its ocean-going commerce in the leading ports of the world; two internationally famous paved highways—the Columbia River Highway and the Pacific Highway—and a third, the Ocean Beach Highway, now being built. Longview is 50 miles northwest of Portland, 50 miles east of the Pacific Ocean and 135 miles south of Seattle.

Building Activities This Year

The first unit of a \$200,000 public hospital with 80 beds. A \$150,000 public library. A \$75,000 passenger station. A \$125,000 community church. Five larger business buildings aggregating \$250,000. A \$100,000 addition to the public school. Fifteen additional miles of concrete paving.



Four ocean freighters loading cargo at Longview docks

PLEASE USE THE COUPON IN SENDING FOR LITERATURE THE LONGVIEW COMPANY, Longview, Wash. Dept. 12

(Make a check mark in the square)
☐ Manufacturing ☐ Retail ☐ Wholesale
☐ Professional ☐ Commercial ☐ Home Site
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THE LYMETCO LINE OF STEEL CABINETS AND TABLES



Handy as memory —and trustworthy

FOR the safe keeping of valuable records often referred to, the Desk-hi Cabinet offers perfect facilities. Desk-hi, useful and lastingly handsome, typifies the Lymetco Line of steel cabinets and tables.

In the mind of a Lyon designer, steel—strong, durable, utilitarian—takes on lines of beauty. Under the hands of Lyon workers the ideas of the designers are accomplished. The standard finish is baked enamel in Lymetco green but, at little extra cost, you may have oak, walnut, mahogany or ivory gray.

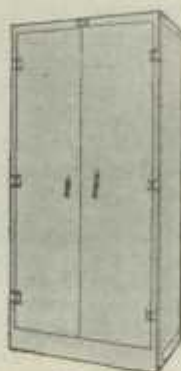
Years of making storage equipment of steel—Lyon Steel Lockers, Steel Shelving and other steel products—for many industries lie back of the development of The Lymetco Line—the latest among many accomplishments.

The Lymetco Line is sold by stationers, office equipment, furniture and department stores. Write for the name of the dealer in your town and for descriptive literature.

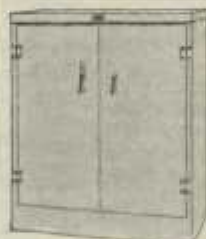
LYON METALLIC MFG. COMPANY
AURORA, ILLINOIS



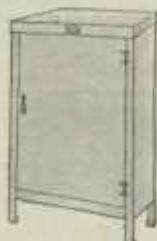
Won-dor



Tu-dor



Counter-hi



Desk-hi



Li-flat



Steel Tables

their business. . . . Experience has proven just the reverse. The expense is not passed on to the farmer under the farmer methods of purchase practiced in Iowa and Illinois and so far as I know in other hog-producing states.

Of course, the serum manufacturers under the findings of the minority would get away from competition and thus raise the price of serum. The majority are willing and have in the report agreed to help eliminate unlawful competition and refused to lend aid to suppress legal methods which mean giving a better price, better terms, or better service.

The minority wishes the Commission to go on record as declaring unlawful practices which give better service, better terms or better prices. These things are the very essence of competition. For instance, they would condemn as unlawful the granting by one company, as in paragraph sixteen, better discounts than a competitor. So-called rebates, refunds or unearned discounts to purchasers simply mean giving a better price than a competitor. Whether it is called a rebate, refund or discount, it is all the same. It means that the seller gives the purchaser a better price. Instead of the granting of such discounts being unlawful as the minority contends, the fact is that an agreement by the trade not to give them amounts to an agreement as to price, which is in violation of the Sherman Law. It means that no farmer can get a better discount from one concern than from another and amounts to an unlawful repression of competition by agreement.

The majority of the Commission cannot agree to sanction such a violation. . . .

The farmer is the ultimate consumer of anti-hog cholera serum. He has lightened the burden of serum costs by buying through his farm organizations direct from the manufacturer, and the majority of the Commission is seeking to protect fair competition in the interest of these farmers.

Commissioners Van Fleet and Humphrey concurred in the statement of Commissioner Hunt.

Several cases have been dismissed by the Commission. Involved were two associations of wholesale grocers, one in Ohio and one in Michigan, a manufacturer of toilet preparations, a cigar-making firm, and a company selling marine hardware. The charges and the grounds for dismissal, as reported by the Commission, were:

Conspiring to obstruct the Procter & Gamble Company from applying its sales policy in connection with the marketing of soap products was charged against a wholesale grocers' association of Ohio. No interstate commerce was shown, a majority of the Commission held.

Concerted action to coerce manufacturers into guarantees against price declines was alleged against a wholesale grocers' association of Michigan. The proof was that no such thing occurred, a majority of the Commission found.

Advertising in connection with the sale of toilet preparations was misleading, according to the citation against a New York firm. In a stipulation the firm stated that it has discontinued the practices specified in the complaint, and has promised that they will not be resumed.

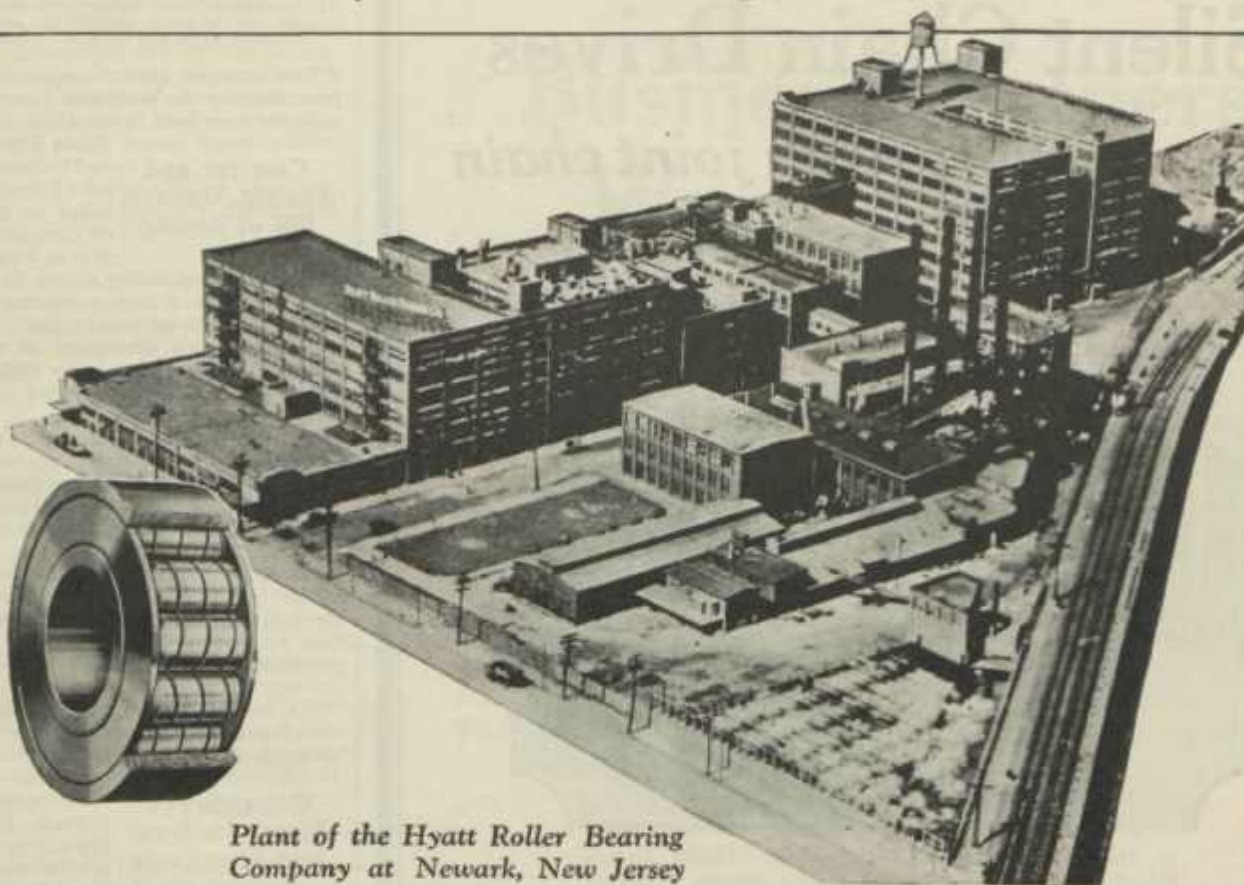
Misbranding of cigars got a firm of cigar-makers before the Commission. The Commission accepted a stipulation of facts, in which the firm explained that it has ceased the practices cited, and promised that there would be no resumption.

Giving gratuities to employees of steamship owners, without the employers' knowledge, to induce purchase of goods, was charged against a company of Portland, Maine. No interstate commerce was shown in connection with the alleged practice, according to the majority's way of thinking.

Radio Postcard Advertises City

THE CHAMBER at Adrian, Michigan, has provided listeners-in with special postcards to acknowledge radio programs. The cards are illustrated and give salient facts on the city.

Where Hyatt Bearings Come From



Plant of the Hyatt Roller Bearing Company at Newark, New Jersey

THIS plant, manned by an organization with a background of thirty-four years experience in the manufacture of roller bearings, is the source of the Hyatt product.

During those thirty-four years Hyatt bearings have been adopted by one industry after another, for virtually all classes of mechanical equipment.

The growing use of these bearings has been due to the growing appreciation of their economic value. Engineers and manufacturing executives have realized that successful performance of equip-

ment depends largely upon the elimination of plain bearing friction and its resulting evils.

Hyatt bearings speed up production; they cut the costs of power, lubrication and maintenance; they operate year-in and year-out without adjustment or replacement.

Investigate the advantages of using them in your manufacturing equipment and in your mechanical products. Hyatt engineers are prepared to cooperate, without obligation, in studying your problems.

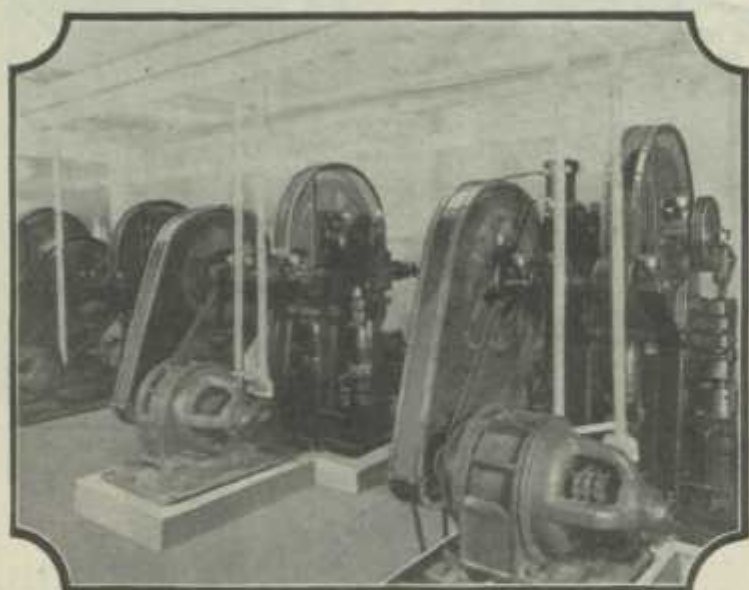
HYATT ROLLER BEARING COMPANY
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HYATT ROLLER BEARINGS FOR ALL MECHANICAL EQUIPMENT

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Silent Chain Drives

The original rocker joint chain



10 H.P. Morse Silent Chains driving Triplex Pumps Driver, 840 r.p.m.; driven, 172 r.p.m.; centers, 32 inches

Flexible as Belts Positive as Gears More Efficient than either

Morse Chain Drives provide a positive, flexible transmission for power between parallel shafts.

Used from motors to individual machines or to line shafts.

Friction loss less than 1½%.

From ¼ H.P. to 5,000 H.P.

Speeds from 6,000 to 250 r.p.m. or slower.

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There is a Morse Engineer near you

Atlanta, Ga., 702 Cadillac Bldg., Earl F. Scott & Co.
Baltimore, Md., 1402 Lexington Bldg.
Birmingham, Ala., Morse Handley Hardware Co.
Boston, Mass., 141 Milk Street
Charlotte, N. C., 404 Commercial Bank Bldg.
Chicago, Ill., 112 W. Adams Street
Cleveland, Ohio, 421 Engineers Bldg.
Denver, Colo., 211 Mead Bldg.
Detroit, Mich., 7025 Central Avenue
Indianapolis, Ind., 518 W. Main St., Ed. Morton Co.
Minneapolis, Minn., 415 Third St., Strong-Scott Mfg. Co.

New Orleans, La., 321 Barronne St., A. M. Lockett Co.
New York City, 30 Church Street
Omaha, Neb., 727 W. O. W. Bldg., D. H. Sawyer Equipment Co.
Philadelphia, Pa., 803 Peoples Bank Bldg.
Pittsburgh, Pa., Westinghouse Bldg.
San Francisco, Cal., Menéndez Bldg.
St. Louis, Mo., 5137 Railway Exchange Bldg.

Toronto, Ont., Can., 50 Front St. E., Strong-Scott Mfg. Co.
Winnipeg, Man., Can., Dufferin Street, Strong-Scott Mfg. Co.



Government Aids to Business

Reports of government tests, investigations and researches included in this department are available (for purchase or free distribution) only when a definite statement to that effect is made. When publications are obtainable, the title or serial number, the source, and the purchase price are included in the item.

THE UNIFORM through-export bill of lading, as prescribed by the Interstate Commerce Commission, has now been in use about three years, says

Julius Klein in a foreword to "Uniform Through Export Bill of Lading," published by the Department of Commerce. The quantity of freight transported under this bill of lading cannot be estimated, Mr. Klein says, but a large percentage of the export freight now moving is so carried.

A considerable divergence of opinion among shippers and carriers over interpretation of clauses of the bill has operated against its satisfactory use. In this bulletin, W. Rodney Long of the Department's Transportation Division has presented the case for and against the bill, and his work stands as a sincere attempt to give an impartial statement of the facts relative to its use. Against this background the divergent views of the bill's controlling clauses are made understandable.

The bulletin is issued as Trade Information Bulletin No. 335, and is obtainable from the Bureau of Foreign and Domestic Commerce, Department of Commerce, Washington, D. C.

WATER GAS can be successfully generated from the low-sulphur coals of the Middle West, although they are not regarded as first-grade coals for coal gas and

Generation of Water Gas from Mid-West Coals
William A. Dunkley, illuminating gas engineer, in Technical Paper 335, issued by the Bureau of

Mines. The extensive use of Illinois, Indiana, and other mid-western coals as substitutes for the coke from eastern coals is important, he explains, because more coke is saved for industries that cannot use bituminous coal so well, and the transportation of coal from eastern fields is avoided.

The paper summarizes the experiments made under a cooperative agreement among the Bureau of Mines, the Illinois State Geological Survey, and the Engineering Experiment Station of the University of Illinois. For about two years the investigators studied the use of bituminous coal in a new water-gas plant at Joliet. The paper reports the practical efficiencies obtained, and discusses economic phases of the process of generating gas.

To operators who contemplate the use of bituminous coal as generator fuel the paper should serve as an informative source of data on which to base calculations for determining whether or not the use of bituminous coal would be economically feasible.

Copies of Technical Paper 335, "Bituminous Coal as Generator Fuel for Large Water Gas Sets with Waste Heat Boilers," may be obtained from the Bureau of Mines, Washington, D. C.

THE WORKS COUNCILS of Germany are now an integral part of the social and economic structure, and "no political party or industrial group

German Workers Represented in Works Councils
will dare to put them out of existence on pain of jeopardizing its own life and disturbing the civil peace of the country," says the Bureau of Labor

Statistics in a report on the works council movement in Germany.

The works councils of Germany correspond to the shop committees in America, except that the American committees are groups of workers' representatives elected by voluntary agreement between employers and workers, and in Germany

workers' representation is made compulsory throughout the country by special national legislation. Both systems are intended to give the workers a participation in the regulation of wages and working conditions, the Bureau says.

The report includes the history and the development of the works councils system, the operation of the various types of representation, the relation between the councils and the trade unions, and a summary of the attitude of employers and trade unions toward the councils. A short account of workers' representation in Austria, Czechoslovakia, and Norway, the other three countries in which similar representation is compulsory, is also included.

The report, issued as Bulletin 383, is obtainable from the Bureau of Labor Statistics, Department of Labor, Washington, D. C.

THE VALUE OF THE MERCHANDISE exported from the United States to Brazil during the year 1924 was \$66,000,000, says the Department of

Commerce in a pamphlet on the natural resources, commerce and industries of Brazil. This export trade, which increased \$20,000,000 over the total

An Economic Appraisal of Brazil's States

for 1923, is an important indication of the trade possibilities in Brazil, the Department believes.

Of the South American countries Brazil stands first in imports and second in exports in trade with the United States. Brazil's population is now estimated at 30,000,000. The principal exports are coffee, rubber, cacao, hides and skins, and manganese ore.

The pamphlet, prepared by R. C. Long, is issued by the Department as Trade Information Bulletin 349, "Brazil, An Economic Review, by States." Copies are obtainable from the Superintendent of Documents, Government Printing Office, Washington, D. C., or any district office of the Bureau of Foreign and Domestic Commerce, at 10 cents each.

RESULTS OF POWDERED COAL TESTS made by Bureau of Mines engineers at the Lakeside station, Milwaukee, are presented in Bulletin 237,

Powdered Coal Burned in Tests at Milwaukee

issued by the Bureau of Mines. The Lakeside station is one of the world's largest central power stations that burns powdered coal exclusively.

The object of the tests was to determine the thermal efficiencies and capacities obtainable by burning powdered coal under large central station boilers, and the possibility of operating the boilers continuously at high efficiency and capacity without destructive effect on the furnaces and without difficulties in refuse removal.

In any system for burning pulverized coal the furnace is the most important part, the engineers say, because, in order to justify the cost of pulverizing, the powdered coal must be burned with higher efficiency than coal fired with mechanical stokers. In other words, the furnace by giving higher thermal efficiency must pay for the installation, maintenance, and operation of the pulverizing equipment. According to the engineers, no matter how simple the apparatus for the preparation of pulverized coal may be, or how simple the pulverizing process, unless the furnace is so designed that it can be operated continuously with high thermal efficiency, the whole system is a failure.

Bulletin 237, by Henry Kreisinger, John Blizard, C. E. Augustine and E. J. Cross, is obtainable from the Bureau of Mines.

REDUCTION of the several hundred type names for tobacco now in use in the industry to twenty-seven definite types is urged by the Department of Agriculture.

Recommendations Would Reduce Tobacco Names

A proposed classification of types has been prepared by the Department to eliminate the confusion from the large number of

type names. The proposed classification of types accords with accepted trade practices related to

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The edition of "How to Plan a Convention" is not large, so that if you wish a copy an order should be

GLANCE for a moment at a few of the questions which are fully answered in this remarkable 160-page book, just off the press:

What are the purposes of a convention?

What kind of conventions are there?

How can the program be fitted to the individual organization?

When should conventions be held?

How should committees be organized and how should their functions be carried out?

How should registration be conducted?

Who should appear on the program?

How should the social features of a session be staged?

How can reduced railroad fares be secured?

How should publicity for a convention be handled?

placed without delay. Problems that now seem formidable, may be solved by the reading of a single chapter of this unusual book. A copy will be sent, postpaid, on receipt of Two Dollars (\$2.00). Or, a synopsis of contents will be sent FREE. Address

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the division of types. Cooperative arrangements toward greater uniformity in reporting types are also in process of application among the government departments which compile statistical information on tobacco.

Under the Department of Agriculture's proposed plan, all American-grown tobacco is divided into six classes, which include the twenty-seven definite types recommended by the Department.

Copies of the proposed classification of types will be mailed on request to the Bureau of Agricultural Economics, United States Department of Agriculture, Washington, D. C.

RECOGNITION OF THE VALUE of lantern slides in giving information on foreign countries is indicated in a request from the Istituto Italiano per Proiezioni Luminose

American Photos Wanted in Italy To Make Slides

of Milan, Italy, made through the American consul at Milan and transmitted to the Foreign Commerce Department of the Chamber of Commerce of the United States. The consul reports that photographs are desired from which lantern slides may be made. Photographs of cities, important industrial developments, parks and rivers are wanted.

Chambers of commerce that may care to provide photographs of scenes in their communities should send the photographs direct to the Istituto Italiano per Proiezioni Luminose, Milan, Italy.

A 57-PAGE REPORT on Recommended Minimum Requirements for Masonry Wall Construction has been issued by the Department of Commerce.

Masonry Wall Construction Requirements

The report was prepared by a committee of architects and engineers organized by Secretary Hoover in 1921 to draft uniform building laws for adoption by cities and states throughout the country. The regulations proposed by the committee are presented as recommendations.

The sections related to masonry wall construction include the quality of materials, maximum stresses for which masonry should be designed, workmanship, and the height and thickness of unstayed masonry walls, both "bearing" and "non-bearing." In general, the committee's investigations disclosed that thinner walls than those usually required in building codes are safe except under abnormal conditions of loading, wind pressure or seismic disturbances.

Tests of the fire resistance and crushing strength of various masonry materials and combinations were made at the Bureau of Standards and other places as a preliminary to the committee's report. Summaries of these investigations, and other information on masonry wall construction are also included in the report.

Copies of the report are obtainable from the Superintendent of Documents, Government Printing Office, Washington, D. C., at 15 cents each.

AN INVESTIGATION made by the Bureau of Mines in cooperation with the Netherlands East Indies Government to develop a process for the

Ore Treatment Developed by Two Governments

treatment of manganese-silver ores of the United States and of the East Indies is reported in Bulletin 226, issued by the Bureau of Mines.

The Bureau used the so-called Caron process in its experimental work. The Caron process is based on the discovery that when oxidized ores containing a refractory compound of silver and manganese are heated in an atmosphere sufficient to reduce completely the higher oxides of manganese to manganous oxide, and are cooled under conditions that will prevent reoxidation, the refractory compound is decomposed and the silver is rendered amenable to cyanidation.

This process, in combination with cyanidation, has been demonstrated through tests of typical samples from widely separated localities to be the most effective treatment for most manganese-

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silver ores, the Bureau says. The Clevenger furnace and cooler unit has been developed in order that reduction may be obtained with high fuel economy, and that reversion to the refractory state can be prevented.

Copies of Bulletin 226, by Galen H. Clevenger and Martinus H. Caron, may be obtained from the Bureau of Mines, Washington, D. C.

THE RESULTS OF A STUDY of the port facilities of Port Arthur, Sabine, Beaumont, and Orange, Texas, are made available in Port Series Report

Port Facilities of Four Texas Cities Reported

No. 14, prepared by the Board of Engineers for Rivers and Harbors, War Department, in cooperation with the United States Shipping Board.

The report gives complete information on harbor conditions, port customs and regulations, services and charges, fuel and supplies, facilities available for service to commerce and shipping, inclusive of piers, wharves, dry docks, ship-repair plants, coal and oil bunkering, grain elevators, storage warehouses, bulk freight accommodation, floating equipment, wrecking and salvage equipment, railroad and steamship lines, and their charges and practices in connection with terminal service.

The foreign and domestic commerce of the ports is discussed, including origin and destination of imports and exports and territory served, with illustrations by means of maps. The railroad rate situation as affecting competition among the several Gulf ports is made clear by tables showing the existing rates.

Copies of the report are obtainable at 75 cents each from the Superintendent of Documents, Government Printing Office, Washington, D. C.

CHAIN STORES controlled by Chinese have long held a dominant position in the business of the Philippine Islands, says R. D. Gothaite in a

Cocoon Oil and Copra Trade of Philippines

bulletin on the "Trade of Philippine Copra and Cocoon Oil," issued by the Department of Commerce as Trade Promotion Series No. 11. Explaining the system of distribution, he says that it is "grouped about a few financially powerful Chinese importing and exporting houses located in Manila, with wholesale distributing stations in all the chief centers throughout the provinces and with retail stores extending into the most remote barrios and native trading stations."

The coconut palm, according to Mr. Gothaite, has contributed more to the economic progress of the islands than any other indigenous product, except perhaps hemp. The report gives a complete review of the copra and coconut oil industry, with statistics of production.

Copies of the report are obtainable from the Superintendent of Documents, Government Printing Office, Washington, D. C., or from any of the branch offices of the Department of Commerce, at 20 cents each.

WAGES AND HOURS of labor in the paper and pulp industry during 1923 are presented with text and tables in Bulletin 365, published by the Department of Labor through the Bureau of Labor Statistics. Based on information from 199 plants in 16 states, the bulletin shows that the average earnings per hour ranged from 27.3 cents in Louisiana to 49.1 in Michigan and Ohio. The plants employed 35,799 men, and 3,262 women wage earners.

In addition to tables showing in detail for each branch of the industry the average hours per week, earnings per hour, and earnings per pay-period of wage earners by occupation, sex, length of pay-period, and region, the report contains a brief history of the industry, a description of operations and equipment, a glossary of occupations, and general information relating to changes in wage rates, overtime pay and bonuses.

The bulletin is obtainable from the Bureau of Labor Statistics, Washington, D. C.



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The officers of Reuben Burton, Inc., Richmond, Va.,—working in metals and judging their value for thirty-five years—decided on the Blaw-Knox steel building only after considering every other make. You can be guided by their judgment. Note the following statement from Mr. Burton concerning his selection of the Blaw-Knox steel building.

Established September 28, 1890, Reuben Burton bought out the Richmond Galvanized Cornice Company. The first shop was at 8th and Broad Streets for one year, and for two years in the vicinity of 9th and Gary Streets. He was very successful in this business which grew to such proportions that he erected a five story brick building on a part of two blocks.

He was active to within two weeks of his death, which was February 28, 1922. The business is now styled Reuben Burton, Inc., Reuben Burton, Jr., Pres.; B. A. Burton, Sec.-Treas.; B. S. Vincent, Gen. Mgr. Mr. Burton, after considering for three months different types of buildings for his new plant, decided on a Blaw-Knox steel building measuring 90' x 100'. The Company is doing a general roofing and sheet metal business.

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Chips from the Editor's Work Bench

THOSE reports from overseas telling of the preservation of near-ripe fruit by dipping it in rubber latex may have seemed too enthusiastic. But restaurant customers probably would not question that the process had been applied to steaks.

IF THE modes of the present make young women more self-revealing and young men more self-concealing, they also affect the textile and garment industries. Obviously, the shorter the skirt the less goods required, and the wider the trousers the more goods re-



quired, but does the increased diameter of the balloon pantaloons now the vogue equal the yardage lost by abbreviation of dresses? Probably no one knows.

In England the billowy trousers are known as "Oxford bags," because they first flapped around the shanks of Oxford students. The greater the excess bagginess, the better for the mills, English textile makers say. On this side, also, garment makers see the male of the species as a new source of business—they see him in an extravagance of color, in laces, in the fripperies of the Louis XVI period.

Clothes for women are becoming more mannish, the oracles say, but clothes for men begin to reflect the niceties once associated only with women's fashions. Foppishness would give the clothing trades a new string to the beaux, presumably, but there seems a touch of astigmatism in this far sight of new fashions for men. For style is not style until it crosses an international boundary, and becomes acceptable through the customs of a foreign country—a sort of grafting process of faith and works lubricated with an impressive application of printer's ink.

THE TWO street railway companies in Washington lose about \$200,000 a year, they report, because motorists pick up persons waiting for street cars. The companies can't do anything about their loss, and probably wouldn't if they could. But has anyone ever figured how much the motorists lose by giving a lift to strangers? A "pick up" on the road too often ends in a "stick up" in the car.

THE LIVERY stable is coming back with new sights, new sounds, new smells—"bigger and better than ever," but this time motor cars and not horses are ready for hire. The cars are rented on a mileage basis, and the operating companies require that the customer have a driving license, and that he make a deposit determined by the time the car is to be used. The charge indicated by the meter reading is deducted from the deposit, and the balance is given back to the customer.

One typical company bears all upkeep and operating cost, including gasoline. If gasoline is bought on the road, the price is refunded when the receipt is shown. The company pays for all insurance, the customer

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"I have succeeded," said the purchasing agent, with evident exultation, "in getting our next lot of stationery for thirty-five cents a thousand less than we paid last time. Here are estimates from eighteen different houses. But I'll have to watch this chap to see we get a good job. He certainly has figured low."

The president picked up the sample sheets and fingered them thoughtfully.

"As a purchasing agent you have done exactly right," he said. "But now look at this business a moment as I have to look at it, as a salesman that is, concerned with the kind of impression it makes on our customers.

"Take this group of buildings, for instance, the tapestry brick, the white stone bonding, the carefully spaced windows, the stretches of grass between them. Consider the mural paintings in our reception hall, each one picturing some interesting and colorful aspect of our work. We could have built factories

which would have served our purpose for many thousand dollars less.

"Now our letters are seen by many more people than will ever see our factory. Our correspondence is a part of the fabric of our business of which our factory is another part. Can we consistently spend thousands to make the place where we work look so well, and save thirty-five cents a thousand on our letterheads?"

"What would you suggest?"

"I suggest that you pick from the eighteen names you have there one you know does good work—not the highest, certainly not the cheapest, and ask him to figure on Crane's Bond"



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even participating in the benefits of indemnity and liability insurance.

To preserve the traditions, the "drivurself" stations might give individual names to their cars, as did the son of Thomas W. Lawson when establishing a motor coach line between Boston and Newport. The two coaches are named "Dreamworld Boralmia" and "Dreamworld Oxford Boy," two famous horses of the Lawson stable. The Lawson racing colors, dark blue and gold, are used in the color scheme. And wouldn't the motor racing classics be a bit more brilliant for having the drivers in distinctive color combinations?

The performance of thoroughbred stake horses is a brighter spectacle because of the shimmer of racing silks. Who is not a thrill with eager expectancy when the flitting blur of color flashes into the stretch? Whose eye is not focused to distinguish the colors that show in front?—the Belmont oxblood and crimson or are they the Greentree pink and black?

Partisan spirit at the races may be vocal or sartorial, for men's stores now sell ties in all the colors of all the famous racing stables. But identity by color in a motor derby does not seem so feasible. Silks and oils do not make congenial combinations. At the end of a 500-mile race drivers and even spectators are likely to look a bit begrimed. But with horses or motors, a man may still back his choice of colors—and then "clean up" or be "cleaned out."

THE WORLD ate about 50,000,000 pounds more cheese in 1924 than in 1923, when the total consumption was 620,000,000 pounds. So says the Foodstuffs Division of the Department of Commerce. The principal cheese-producing and exporting countries are



New Zealand, the Netherlands, Canada, Italy, Switzerland, and France. In those countries cheesemaking is big business. They have specialized in definite types of cheese, and each country supplies a distinct market.

Virtually all of the cheese exported from New Zealand, Canada, and Australia is of the Cheddar type. The Netherlands are famous for Edam and Gouda types. France ships large quantities of Camembert and Roquefort cheese. Switzerland sends out Emmentaler or Swiss cheese. From Italy are shipped Parmesan, Pecorino, Grana, Lodisian, Reggiano, and Gruyere of the hard types and Caciocavallo, Gorgonzola, Stracchino and Fontina of the soft types.

Britons import the most cheese, with Germans second and Americans third as buyers of foreign-made cheese. Of the more important exporting countries, New Zealand has led the world for many years with the exception of 1920, when the Netherlands exported more cheese than any other country. Cheese made in the Netherlands is sold to thirty countries. Canadian cheese exports have always been large, with Great Britain as a steady market. The United States is the best customer for the many types of Italian cheese, taking more than half of the total exports.

And with knowing the cheese-making and the cheese-eating countries, it might be inter-

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We try to meet you with courtesy—and with helpfulness, if that's what you need. We try to look at things from your point of view. We try to anticipate your wants, as far as we can—and that's surprisingly far, when you come to think of it. And if, despite our trying, there's a slip in service which displeases you, prompt and satisfactory adjustment will be made for the asking.

In anticipating your wants we know, for instance, that you want cleanliness—and we're cranks about having things clean. We know you'll want a completely-equipped bathroom, so we have no guest rooms without one. We know you'll want ice water frequently, so it's

pipied to your room. We know you'll want to see a paper when you get up in the morning, so we slip one under your door while you sleep. We know you're apt to want something to read besides what you have with you, or the magazines you buy, so we have libraries waiting your request for "a

good book." The list of things in which your wants are anticipated, in these hotels, would be long, long.

So remember, when you're coming to a Statler city, that you won't have to argue us into giving you the things you want.

We know that traveling's hard work—and we know how to make you comfortable.

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Rates are unusually low in comparison with those of other first class hotels:

Single rooms are from \$3 in Cleveland, Detroit and St. Louis; from \$3.50 in Buffalo, and from \$4 in New York.

Twin-bed rooms (for two) are from \$5.50 in Cleveland, Detroit and St. Louis; from \$6.50 in Buffalo, and from \$7 in New York.

And remember that every room in these houses has its own private bath, circulating ice water, and many

other conveniences of equipment and furnishings that are unusual—such as, for instance, the bed-head reading lamp, the full-length mirror, the morning paper that is delivered to your room before you wake.

In every room, too, is posted a card on which is printed the price of that room. We believe in the policy of one price, plain figures and a square deal—and therefore mark our goods in plain figures.

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esting to know how many persons are employed in the processes of manufacture—especially, the boring of the holes, for they are a traditional characteristic of cheese. Time was when cheese was in bad odor, and even umpire-baiting was enlivened with shouts of "You big hunk of Camembert!" But nowadays cheese is in high favor with epicures, whose wise noses know the country of origin by the "bouquet." If the philosopher was right in believing that a man becomes what he eats, the ultimate consumer may take pride in being known as "the big cheese."

OUR MR. CLAUS, who usually calls with a full line of samples about December 1, has been enlarging his workshop since 1904, says the gossipy Department of Commerce. For 1923, the latest year for which production figures are available, the output of toys and games in the United States was valued at



\$56,066,432, a valuation more than three times that for 1904, the Department explains.

In 1904, Germany's exports of toys to the United States were almost equal to the domestic production. By the end of 1914, German toys were 85 per cent of the imports into this country, and they were valued at \$7,718,854, or about 56 per cent of the total American production. In 1923, German toys, valued at \$7,423,725, were 88 per cent of the total imports, but only 13 per cent of the domestic production. German exports to the United States during 1924 were valued at \$4,332,065—less than two-thirds by value of those shipped during 1923. The changing political and financial conditions in Germany so affected the toy industry that her manufacturers could not undersell manufacturers abroad, as they did after the war, and their present situation is to the advantage of American toy makers.

The exportation of toys made in the United States has been small in comparison with the total production, the Department reports, and shows little variation for the last 10 years, amounting to less than \$3,000,000 in 1924. But whatever the figures tell, they stand for things that brighten the lives of children; they are a prosaic assurance that Santa Claus still lives, and that "ten thousand years from now he will continue to make glad the heart of childhood."

A MACHINE for showing the relation of one set of facts to another set of facts has been invented by a Princeton University student. Although the machine has fewer parts than the simplest typewriter, its capabilities are tremendous. To illustrate, it will tell a man how long he may expect to live.

Measuring mortality is an important part of the insurance business, and the new machine might serve as a useful check on the expectancy tables set up by erudite actuaries. But probably the machine won't displace the logarithmic gentlemen who quote the odds on the so-called human race. Handbooks still flourish by the side (approximately) of new-fangled betting machines—and it does seem a little more neighborly to get a run for your money from a man than from a mechanism.

—R. C. W.



How to Avoid the Expense and Dirt of Office Changes

The days of dirty, expensive plaster wall alterations are over. Telesco movable wood and glass partition has taken its place.

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San Francisco, California

News of Organized Business

THE APPROACH of an age of uniformity in many branches of business, including distribution, was traced by Alvin E. Dodd, manager of the Department of Domestic Distribution of the Chamber of Commerce of the United States, in an address at the thirty-seventh annual convention of the New York Wholesale Grocers Association in New York City. Mr. Dodd said that—

banks, insurance companies and railroads have set an example, which is being followed in other branches of business, in standardizing their practices and establishing common measurements of cost.

By standardization I do not mean the rigid adherence to a few unalterable forms, but a human and intelligent willingness to submit individual preferences and actions to some common measurement of utility, common sense or beauty.

Distribution, the wide range of activities involved in getting goods and supplies from the producer into the hands of the consumer, has, in this respect, lagged far behind other branches of business.

It is somewhat of a reproach against distributors that they have not until within a very recent period even discussed the necessity for comparative figures which will enable them to determine whether they are doing a certain thing badly or well; whether they are performing a service which is unprofitable or profitable to themselves and of disadvantage or advantage to the consuming public.

Banks, insurance companies, railroads—all of them, and particularly the railroads—have studied their costs both intelligently and intently from a very early period. As a result it is possible today to erect almost any form of comparison which is desired. We know to the last fraction of a cent, the cost of hauling a ton of freight or a passenger over each railroad and over all the Class 1 railroads in the United States.

Not until distributors have seen the light and have produced these facts in comparable form will it be possible for them, on the one hand, to make comparisons which will enable them to operate more economically; and, on the other hand, to convince the public that their costs are not abnormal or excessive.

Cheyenne Tells Wyoming's Needs

BUCKING "bronces," stage coaches, Indians, milling steers, cowpunchers, all the pageantry of the old West, the "wild West," make picturesque appeal to interest in "Frontier Days," Cheyenne's colorful spectacle of life on trail and range. This annual spectacle is advertised by the chamber in a folder that presents suggestive views of Wyoming scenery in connection with informative paragraphs on the agricultural and industrial resources of Laramie County, of which Cheyenne is the county seat, and on the state in general.

According to the folder, Wyoming needs: Thousands of energetic, prosperous farmers and ranchmen; capital to develop the natural resources, as mines and hydro-electric power; creameries, cheese and sugar-beet factories; railroads to serve undeveloped parts of the state; and more summer resorts to accommodate the increasing number of tourists.

Illinois Towns Serve as Laboratory

A NEW approach to problems of community development has been made by the National Association of Retail Clothiers and Furnishers through plans for a comprehensive study of the social, civic, and economic interests of three Illinois towns, which are

to constitute a laboratory for research work.

The Association conceived the project in the belief that obstacles to community progress could be overcome by a better knowledge of typical farm and industrial communities in the United States, and to that purpose the towns of Dixon, Rochelle, and Sycamore in Illinois were selected for the investigation, with the approval of business men and farmers of the three communities.

The project also has the approval and co-operation of the Retailers National Council, which includes the National Retail Dry Goods Association, American National Retail Jewelers Association, National Shoe Retailers Association, National Federation of Implement Dealers, National Garment Retailers Association, National Association of Retail Druggists, National Retail Hardware Association, National Association of Retail Grocers, and the National Retail Furniture Association.

The plan of investigation provides for talks with farmers, factory workers, social leaders, merchants, manufacturers, bankers, and other business men to get their views on various phases of community life. This survey is expected to give a useful basis of fact applicable to other communities. Important questions to which answers are sought include:

Whether the retail stores are properly serving the people in their communities; whether the retail stores are obtaining the business they should in their trade territories; how the retail trade may be improved; what are the civic and social defects of the communities; whether the rural and urban populations are cooperating to the best purpose; and what the farmers think should be done to improve the welfare of the communities.

The survey may disclose conditions that can be met with collective effort on the part of the citizens. Also, problems may be revealed that can best be solved by outside organizations and in that behalf the Retailers National Council will be available.

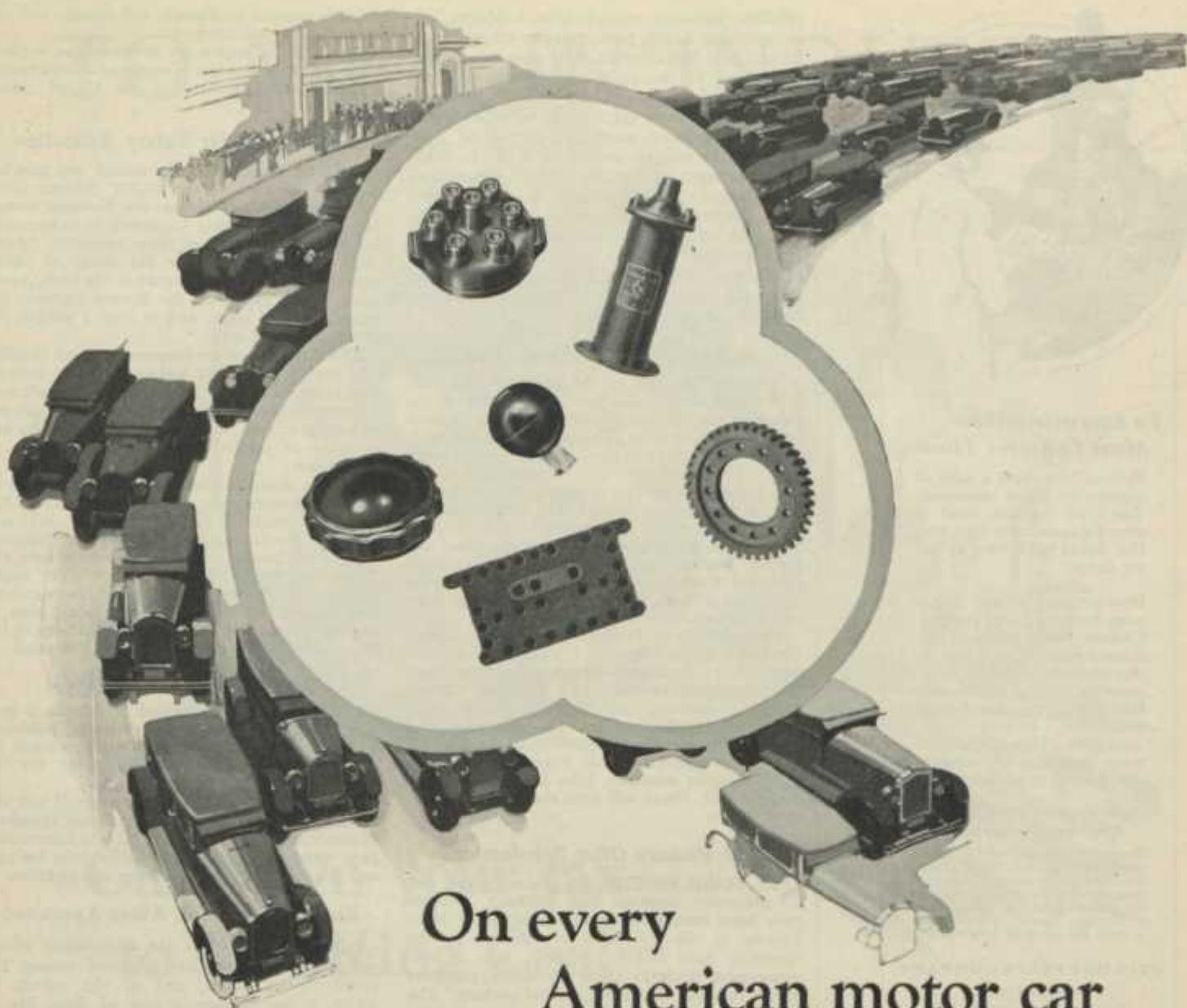
An educational campaign is also to be made. A school of salesmanship and business development under the direction of Prof. Edward F. Gardner, of the University of Wisconsin, is to be maintained for a year in the three communities. Courses on business practices will be made available to business men and to the public.

The investigation is financed by business men of the three towns. A fee of \$10 is charged for the instruction.

Houston Interested in Farms

IMPROVEMENT of farming methods and of farms is an important interest of the chamber at Houston. The chamber's Agricultural Department cooperates with the Extension Department of the Texas Agricultural and Mechanical College. An intensive effort is made to provide demonstrations for the boys and the girls of the county, and the chamber reports that when improved cultural methods were applied under the direction of representatives of the chamber, the pupils produced larger crops than their fathers had been able to raise from the same soils.

The chamber has also provided advice and information for the benefit of negro farmers. To show the possibilities of crop diversification, the chamber cites the results achieved under chamber guidance on the farms of two negro farmers, H. D. Drenham and Jake McAllister, who live near Crosby. Although Drenham's farm included only 6½ acres, he raised considerable quantities of plums,



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peaches, tobacco, watermelons, cabbages, peaches, millet, beans, peas, squash, grapes, okra, lettuce and blackberries. He also raised several head of livestock and flocks of three breeds of chickens.

McAllister has a farm of 80 acres, on which he has produced some of the finest field crops in the county, according to W. L. Stallings, manager of the chamber's Agricultural Department. The farmer's four daughters raise chickens and till garden plots, and from the sales of chickens and garden truck they have managed to keep bank accounts. Each of the four sons plants an acre in cotton, and from the sales buys his clothes and manages to keep money in the bank.

A New Fertilizer Association

ORGANIZATION of the new National Fertilizer Association has been further established by the election of officers and the decision to locate the executive offices in Washington, with branch offices in Chicago, Atlanta and Shreveport. The Association is a combination of the two previously existing associations—one representing the southern part of the country, and the other representing the northern and western parts. The combination was accomplished by Horace Bowker, of the American Agricultural Chemical Company, with the assistance of an organization committee of ten members and nine regional committees.

The officers are: President, Spencer L. Carter, Virginia-Carolina Chemical Company; vice-president, E. L. Robbins, Meridian Fertilizer Factory; executive secretary and treasurer, Charles J. Brand, formerly consulting specialist in marketing of the Department of Agriculture and chief of the Economics Section of the Packers and Stockyards, and Grain Futures Administrations; assistant secretary, John D. Toll, of Philadelphia. Mr. Brand will have charge of the executive offices.

Meat Packers Offer Scholarships

SIX SCHOLARSHIPS for senior college and university students and graduate students have been established in the Institute of Meat Packing at the University of Chicago by the American meat-packing industry, says an announcement made by Oscar G. Mayer, president of the Institute of American meat packers. The announcement explains that

Applications for these scholarships, which amount to \$500 each, will be received from graduates of any university, agricultural college, or school of business.

The Institute of Meat Packing is administered at the University of Chicago by the University and the Institute of American Meat Packers in cooperation.

The plan of the Institute of Meat Packing is to provide for young men who expect to enter the packing industry, or who are already employed in the industry, a thorough training in the operations and business methods of the packing industry through four-year residence day courses, evening classes and correspondence courses.

Exports Go Up, Imports Down in 1924

THE FOREIGN trade of the United States for the year 1924 was marked by a continued increase in exports, and a decrease in imports, says Chauncey D. Snow in the foreword to "Our World Trade in 1924," a 31-page statistical review issued by the Foreign Commerce Department of the National Chamber.

The export trade of the United States, last year, amounted to \$4,591,000,000, the booklet says, an increase of \$423,000,000, or 10.2 per cent, over the total for 1923. Exports by parcels post, for the first time reported separately, were valued at \$21,420,000, and the imports by parcels post amounted to \$107,189,000.

Included in the topical discussions are: the trend of exports and imports, gold and silver exports and imports, principal exports, noteworthy

gains in exports to Europe, and exports and imports by customs districts.

Copies of the review are obtainable on application to the Foreign Commerce Department, Chamber of Commerce of the United States, Washington, D. C.

Fellowships for Safety Education

SAFETY education in the schools will save the lives of half of the 20,000 children killed every year in accidents, says the National Bureau of Casualty and Surety Underwriters in announcing the establishment of three university fellowships of \$1,000 each for the study of safety education with specific interest in the traffic problem. Safety education, the Bureau explains, has passed its trial stage, and is now a subject for serious technical study.

The objectives of the proposed research include: The grading of subject matter for safety instruction in the elementary schools; the preparation of a course of study in safety education for the use of normal schools; and a study of the relative importance of positive and negative methods of instruction.

Mature students who have had some years of teaching experience are desired as candidates. Applications should be sent to Albert W. Whitney, associate general manager and actuary, National Bureau of Casualty and Surety Underwriters, 120 West 42nd Street, New York City. The applicant should provide a statement of his experience and purpose, references, and a detailed plan of how he would go to work to solve that one of the three objectives in which he is most interested.

Atlanta Offers Key of Facts

A NEW industrial appraisal of Atlanta is now available in the "Key to Atlanta," published by the chamber on the basis of a report made by Lamar Lyndon, a consulting engineer, for the chamber's industrial bureau.

The publication includes forty pages of text and illustrations and is fresh evidence that chambers of commerce are putting their faith in informative facts rather than sentimental generalities for success in advertising their resources and facilities.

Economic Value of Autos Appraised

A REVELATION of the importance which the automobile has achieved among the country's industries, and of the extent to which it has become a part of daily life is included in a report made by the American Committee on Highway Transport to the Third Biennial Conference of the International Chamber of Commerce, which began in June at Brussels. The facts were gathered by the committee in a thorough study which drew on all available sources of information. The report was designed to give the International Chamber a picture of the development of automotive power in the United States.

Eight billion dollars, the report discloses, is the sum now spent annually by Americans for the purchase and maintenance of automobiles. Two billions go for new cars, and the remainder for accessories, gasoline, tires, repairs and garage items. The latest available figures on the number of passenger cars and trucks in use, according to the committee, give a total of 17,500,000, or one to every seven inhabitants.

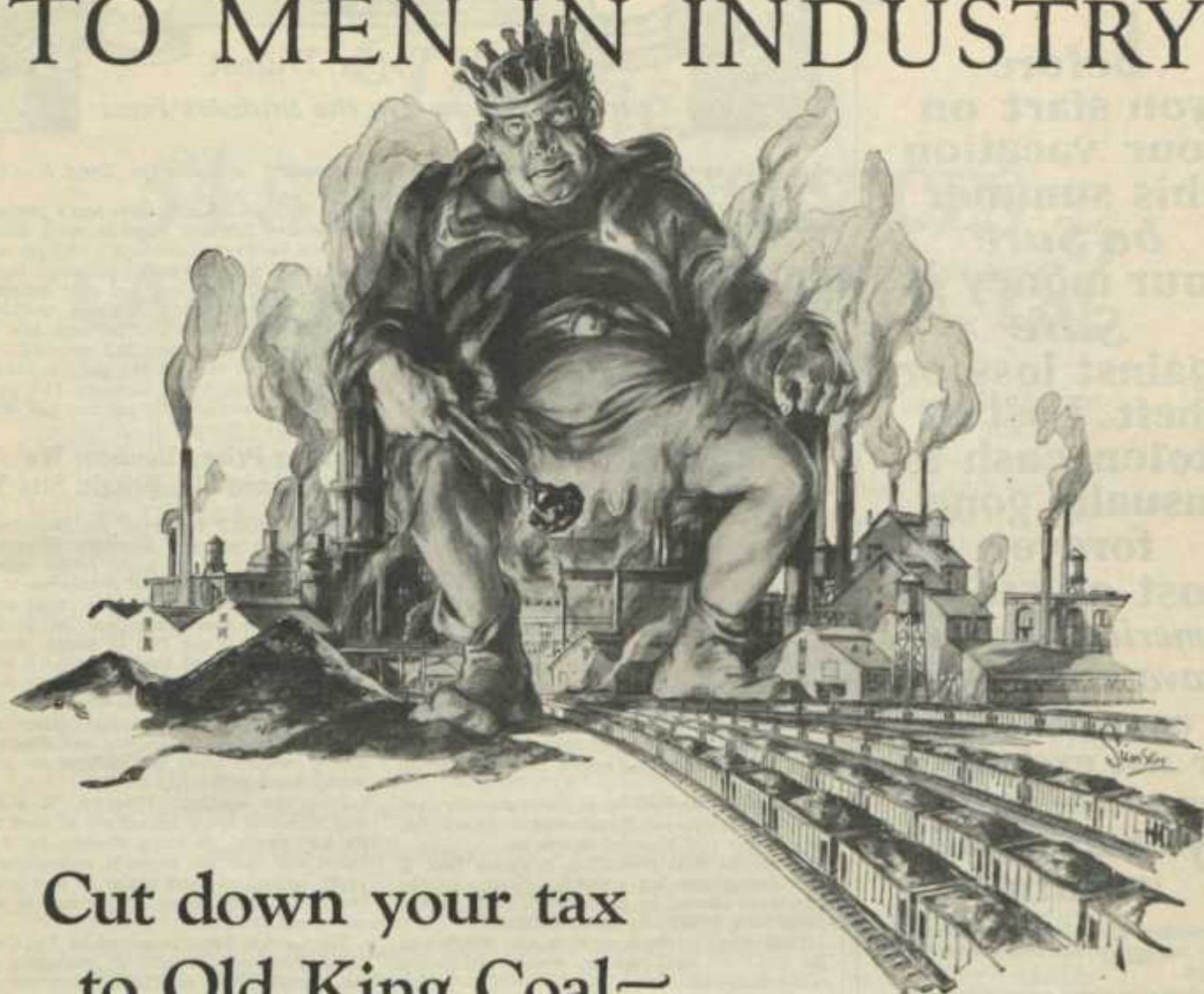
Asserting that the motor car is not a luxury, but an economic necessity, the committee says:

During the period of the motor car's advance in America, savings-bank deposits have nearly doubled, individual bank deposits have more than tripled, assets of building-and-loan associations have tripled, and life insurance in force has increased two and one-half times. This would seem to prove that development of the automobile as a basic element of transportation has been a vital part of the increased efficiency and productive capacity of all interests.



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Trade Paper Digest

Current Comment in the Business Press



WHAT is in the offing for business? From its lookout, *Commerce and Finance* calls—"Eight bells and all's well!" Trade is reported as "somewhat better" and sentiment "decidedly on the upgrade, largely, we suspect, because prices are firmer." John Moody is quoted as saying that there is much money to lend but "a dearth of opportunity for employing funds... the difficulty is to find something to produce." Producing capacity is so well up to requirements. *The Price Current-Grain Reporter* finds British capital among those eager to invest in American gilt-edged securities.

The Commercial & Financial Chronicle says: "Somehow the people keep on buying; only there is this fact that stands out very clearly, namely, that the hand-to-mouth policy of buying in jobbing and wholesale business is still rigidly adhered to."

In industry, favorable developments are found, according to *Engineering News-Record*: "Chief among the signs of improvement are—steady increase in sales of fabricated structural steel since January 1; improvement in buying of raw cotton; unprecedented automotive output; increased employment in manufacturing of agricultural implements, rubber, silk, chemicals, paper and pulp; steadily increasing chain-store sales; new high records in mail-order sales; copper consumption ahead of year ago; freight loadings ahead of corresponding period in any preceding year."

"Of 10,000 answers to inquiries recently sent out by the National Manufacturers' Association, only 19 per cent reported depression."

"Iron and steel production is slower than it was during the first quarter. Nearly all the metals are affected by the hand-to-mouth buying policy now in force in these markets."

"Reduction in employment is also reported in the furniture, meat-packing, woolen and cotton textile industries."

"Strikes and controversies coming before the U. S. Department of Labor are apparently increasing from week to week according to the National Industrial Conference Board."

Hardware Dealers' Magazine joins the business-is-better group: "Merchants are not licking. The number of new stores opening is on the gain again. Collections are good. Optimism prevails."

Likewise *Paint, Oil and Chemical Review*: "We are to a great extent producing and consuming at a normal and gratifying rate. . . . The general average of business is good."

American Furniture Manufacturer and Jobber finds that there is "a slow but steady increase which can be taken as an indication that the future is good."

Reports to *Automobile Topics* "from distributors and dealers in widespread parts of the country reveal that demand from consumers is being maintained in good volume."

"Perhaps the best evidence," asserts *Oil, Paint and Drug Reporter*, "of the sound condition of industry and commerce in the United States today is the comparative stability of price."

"Today," says the *Shoe and Leather Reporter*, "business is unsatisfactory." But on the other hand, *The National Stockman and Farmer* states that a leather survey made by the Guaranty Trust Company of New York concludes: "The general situation is more promising than for some time, which will not grieve cattlemen who had about made up their minds to apply to Congress for a breed of hideless steers."

Fat Pay Envelope Furnishes Grease for Commercial Cogs

GAINS found in industry during the first three months of 1925 are described by the National Industrial Conference Board as "almost

spectacular," according to *Drug & Chemical Markets*.

"In the wool industry, there was a getting back to almost a full-time schedule, work hours per week on the average showing a 24.2 per cent increase, and average weekly earnings increasing 29.4 per cent. The iron and steel industry absorbed 39.8 per cent additional workers, increased working hours 15.2 per cent, and weekly earnings per worker rose 16.5 per cent. Automobile factories took on 20.7 per cent more men, average working hours increased 13.5 per cent and weekly earnings 14.3 per cent per worker."

Rubber Prices Bounce: We Grumble, Britain Sits Tight

IN A REPORT issued by the Department of Commerce recently, Secretary Hoover forecast a shortage in the world rubber supply by 1928 or 1930, as a result of restrictions in planting imposed by Great Britain. Sixty-nine per cent of the rubber plantations are in English colonies, with 29 per cent in Dutch possessions where a good deal of English capital is invested.

The British claim that restriction "is medicine not food" and that the dose was imperative because of overplanting years ago. They "are indisposed," remarks *Commerce and Finance*, "to accept criticism while the markets are going so much their way."

Prices are sky-high. However, "it is obvious that corrective forces are already at work against the high prices. Secretary Hoover, for instance, points out that the chemical reclamation of a larger amount of used rubber is now profitable and that it may supply 40 per cent of our requirements."

The *London Times* is quoted by *The Commercial & Financial Chronicle* as counselling American manufacturers to "blame their own rapid increase of consumption rather than the restriction scheme." And, further, "Americans charge us as much as they can for goods they sell us, and we are entitled to do the same. The higher the price we charge them for rubber, provided it does not check consumption, the better for this country. It would be of still greater advantage to us if more British rubber and less Dutch had been sold to them. American manufacturers had cheap rubber for years, and they cannot legitimately grumble at having to pay 2s. 6d. to 3s. per pound, simply because they have been demanding much larger quantities."

On the other side of the fence, *The Manchester Guardian Commercial* comments editorially: "For the last three years consumption has been greater than production, and stocks, which for so long exerted a depressing influence on prices, have now been reduced to unprecedentedly low figures. The Stevenson scheme, in its inception, was designed to secure a moderate margin of profit for producers, and the method of restricting exports was definitely levelled against the large stocks of the commodity then in existence. At the present time, therefore, with forward business extending over 1926 taking place at prices well above those ruling last year (when most of the companies declared themselves satisfied with the year's working) and with London stocks at 5,692 tons, some new argument must be put forward for the continuance of the scheme. Such an argument will be difficult to discover. As the present scheme has increased costs of production and has given a direct incentive, which has not been ignored, to increased output from the Dutch plantations, it might well be argued that British rubber-growers are acting against their own interests in supporting a prolongation of the scheme."

Editorially *Automotive Industries* points out

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MANUFACTURERS of 882 classes of products reach a market of nine hundred million people through the Port of San Francisco, second port in the United States in volume and value of all shipping and first on the Pacific Coast in volume of foreign trade, value of exports and in overseas passenger traffic.

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that "for years one of the large American rubber companies has promulgated the idea that the United States should grow its own rubber." But unfortunately for that scheme, "there is some doubt as to the possibility of producing sufficient latex in those of our present insular possessions whose soil and climate may be adapted to the purpose." Rumor has it that Henry Ford is undertaking extensive experiments in rubber planting in Florida, where wild rubber is found.

The United States is "the greatest rubber-consuming country of the world," and "the fact that the sources of supply are entirely beyond our control is unpleasant, to put it mildly," says the journal. "Our dependence upon sources in foreign hands has been forcibly brought home to us during recent months by a phenomenal rise in the price of crude rubber. This is evidently the direct outcome of the Stevenson Restriction Act, put into effect by the British Colonial Office in 1922 to restrict the exportation of rubber from British colonies. . . . Inasmuch as 70 per cent of the world's rubber supply is produced in these colonies the scheme worked only too well, and from a minimum price of 11 cents per pound a few years after the war, the price in the New York market has gone close to 70 cents per pound, about half of the total rise having occurred since the beginning of the current year.

"It is difficult to see," continues the journal, "what steps the American industry or the American Government could take to prevent unwarranted price boosting, and the only hope for a sane price policy lies in the fact that the rubber-growing industry itself would profit thereby in the end."

India Rubber Review exclaims "True, 60-cent rubber today as compared with 17-cent rubber a year ago. . . . But why are not American rubber manufacturers at least partly to blame for 60-cent rubber through their stubborn procrastination in the matter of launching an American rubber-growing project?"

There has been loud complaint of "making rubber pay the British debt." It does seem, says *Manufacturers Record*, "as if the British were endeavoring to stretch the price of rubber to the breaking point in order to cover the British debt to the United States." The British Government, "in controlling the production and price of rubber, would tax the American consumers in the next few years more than enough to pay the total debt of England to the United States." This statement "is borne out by the report issued by Secretary Hoover, in which it is stated that American importers of raw rubber, which cost \$185,000,000 during 1924, will probably pay \$400,000,000 for 1925, and at least a large part of this prospective increase is attributed to the operation of a scheme for production restriction, worked out by the plantation interests through the British Colonial Office."

While England, concludes the journal, "thus restricts rubber production to our enormous disadvantage, it raises, through its commercial organizations and in other ways, an everlasting howl when the cotton growers of the South try to restrict their acreage in order to get a living price for their cotton. One can scarcely picture what would happen in England if this Government should officially restrict cotton production to the point that the price was increased fourfold, and held there by official action as in the case of rubber."

It is felt by the automobile trade that further increases in tire prices are impending, unless crude rubber takes a sudden drop. But H. Eric Miller, chairman of the Rubber Growers' Association, as reported in *Automobile Topics*, contends that "people who agitate for greater releases immediately, overlook the fact that the bulk of the tires to be sold this summer have already been manufactured, and that there is generally an easing off during the months of July, August and September."

The Rubber Age, tracing the cause of the price increase to both restriction and to manufacturers' failure to provide for future requirements, points to the excessive demand for rubber which

came with the demand for balloon tires. "Total importations for the four months ended April 30 were 114,561 tons, compared with 113,562 tons for the same period last year, but consumption is much greater this year, and the present importations are said to be inadequate."

"Whereas at the opening of 1924, London supplies were 60,000 tons, 'spot stocks in London at the opening of this year were 29,000 tons. . . . At this writing, they have been reduced to 9,884."

The journal admits that prices are abnormally high, but contends that "a comparison of the trend of rubber prices with the trend of general commodity prices shows rubber to be far below normal, while general commodities are above normal." Follow approximate annual prices of spot rubber at New York from 1912 to 1924:

1912.....	\$1.20	1919.....	\$0.40
1913.....	.84	1920.....	.36
1914.....	.74	1921.....	.17
1915.....	.66	1922.....	.19
1916.....	.80	1923.....	.28
1917.....	.74	1924.....	.26½
1918.....	.64		

The average, it is pointed out, is over 56 cents a pound.

Interest in the matter is "no longer confined to the rubber industry," writes a London correspondent to *The Rubber Age*, "but has become national." The Dunlop Rubber Company has entered a vigorous protest against continuance of the restrictions.

From New York the following advice to the same journal shows that easing off of prices will not be due to decrease of activity of this country: "Information from Akron indicated that there is little possibility of a reduction in production for at least four or six weeks, as the majority of companies have sufficient orders on hand to run at or near capacity during this period. . . . It is reported that a group of the largest dealers in London hold the bulk of the stock of about 9,000 tons. If this is true, considerably higher prices may be anticipated."

Fur Trade Review points to a different aspect of industrial activity: "During the past year there was a larger number of wage earners out of employment than during the previous twelve months and this fact was very evident in quite a few industries. The decrease in the pay-rolls of about thirty-four industries during the period March, 1924, to March, 1925, was not very great, averaging a decline of about 9 per cent, still it was sufficient to curtail consumption in certain fields of industry and disturb the volume of production. Some recent figures show that out of some fifty-two industries only eighteen show increases in the weekly pay-rolls as of March, 1925, over the pay-rolls for the same industries in March of 1924."

Further the journal emphasizes the fundamental importance to commercial prosperity of the fat pay envelope: "The consuming power of the wage earners is an all-important item of consideration to sales managers and manufacturers of both the necessities and superfluities of life. A falling off in the weekly pay-rolls of the country at large is promptly followed by a decline in the consumption of the unnecessary things, and on further decline a curtailment takes place in the consumption of the necessary things."

To a great extent, concludes the magazine, "the pay-rolls of the past six months account for the unsatisfactory volume of business experienced during the period in certain industries."

Bering Seals Keeping Cool Though Onslaught Threatens

SUMMER may not be a good time for wearing sealskins, but it is the time for catching them. It was during the summer months, says *Fur Trade Review*, that the sealing vessel "lay off the Pribiloff Islands and killed the female seals when they came out to sea to feed. Again, when the herd left the islands and started south the sealers followed and slaughtered the animals by the thousands."

The result of this unregulated seal killing was, first, that a herd which had numbered millions

HIGH

Speed; accuracy, quality and variety of work; and CASH savings over any other method of producing your printed matter.

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First Cost—compared to any other equipment for producing equal work at equal speed.

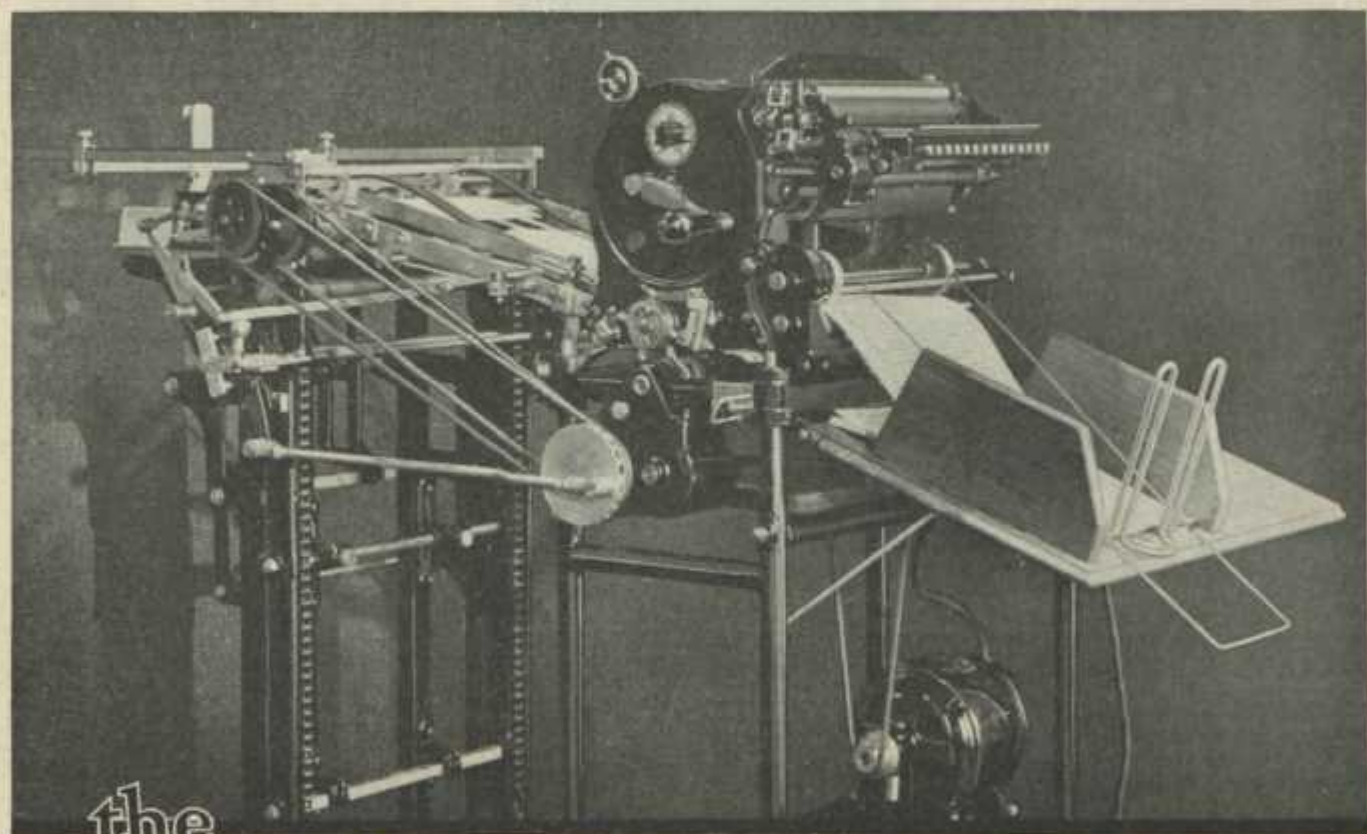
Maintenance—including overhead, labor, interest and depreciation.

Result—A net saving to you of hundreds, or thousands, of dollars a year (25%—75% of what you now spend on printed matter.)

Just by way of illustration: The Cleveland Life Insurance Company saved \$4,805.20 in three years on agents' stationery and other printing. J. L. Hudson Company of Detroit, save 35% a month on half a million impressions. A national bank in New York City saves \$1,100 a month on its forms and also imprints check books with customer's name, at great saving of time as well as money. Jordan Motor Car Company saved \$834.50 on a single edition of a parts catalog. We could go on and name concerns you know by the hundreds, who are saving handsome sums because they discovered that we make and sell a PRINTING Multigraph.

Send for the book, "Do Your Own Printing"—you'll get some new ideas and a lot of practical help.

THE AMERICAN MULTIGRAPH SALES COMPANY
1806 East 40th Street Cleveland, Ohio



the printing MULTIGRAPH

The Printing Multigraph Described

A high-speed rotary printing press, power driven. Equipment complete with type-setter (not shown), occupies only about 4 x 8 feet. Feeds automatically. Feeder holds 5,000 to 6,000 sheets ordinary stock, any size from 3 x 3 to 11 x 14. Will take folded stock, cards, envelopes, etc. Machine prints direct from type or electrotypes with printing ink—colors if you wish. Saves 25% to 75% on a great range of printed matter for business or advertising use. Can also be used for form letter work.

Other Multigraph models, to suit the needs of any business. Ask for demonstration.



Mail With Your Letterhead to
THE AMERICAN MULTIGRAPH
SALES COMPANY
1806 E. 40th St., Cleveland, Ohio

- (Please check mark in square)
1. ☐ Send me the book, "Do Your Own Printing."
 2. ☐ Notify your nearest office to arrange for demonstration of your Printing-Multigraph on my work.



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just a few cents make

For a Real paint job
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"was, in 1911, reduced to a scant 150,000 animals"; second, that a Seal Treaty, signed by Great Britain, Japan, Russia, and the United States, in 1911, restricted killing to a short open season and placed the care of the Alaska seal herd entirely in the hands of the United States until 1926.

Today the herd numbers about 600,000. "The million mark is in sight within another five years," says the journal, "yet a few misguided individuals in British Columbia, with visions of easy money, are all for having Canada withdraw from the agreement and thus bring the Seal Treaty to an end."

The Premier of British Columbia has gone on record as being "absolutely opposed to the ending of the protective sealing treaty next year," and the fur manager of the Hudson's Bay Company is emphatic in his rejection of the idea.

The Widow's Mite: A Puzzle To Invest—Stocks or Bonds?

THERE runs, in *Commerce and Finance*, the story of a man who found out, on his fiftieth birthday, why his investments had depreciated in value over the same period during which the worth of his business had greatly increased. The reason was that his investments had been bonds, whereas they should have been stocks in some industry or in such a business as his own.

He found that the value of the dollar had fallen steadily during the years and there was no indication that it would return to its former place on the index.

The man determined that he would never again put his savings in "widows'" investments. A like determination must be widespread in this country today, if figures offer proof.

Stock ownership in the United States has just about doubled in the last seven years, according to a statement printed by *The Bankers Monthly*: "Following is a comparison of the number of stockholders in the various industries in 1918 and 1925 as shown in the report:

Industries	1918	1925
Total railroad and allied service	880,645	989,949
Street railways	275,000	550,000
Gas, electric light and power companies	1,250,000	2,811,379
Telephone and telegraph	107,633	371,604
Packers	65,000	100,000
Ten oil companies	33,503	161,179
Five iron and steel companies	130,933	223,149
Ten high-grade miscellaneous manufacturing and distributive companies	25,002	44,329
Total	2,537,105	5,051,499

The distribution of the increase is given as follows:

From employees	338,760
From customers	864,754
From general public	1,310,880

Total..... 2,514,394

Press Hails Court Decision; Minority Mistrusts Outcome

UPON the momentous decision reached by the Supreme Court on June 1, defining the legality of trade association activities, two opinions take shape in the public press: The larger number of publications hail the decision as a mark of progress and prosperity. The minority sees in it the chance for business to vindicate its claim to trustworthiness.

The decision concerned directly the Maple Flooring Manufacturers' Association and the Cement Manufacturers' Protective Association, and set aside previous rulings of lower courts that both associations were breaking the Sherman Anti-trust Law.

Justices Taft, Sanford and McReynolds dissenting, the majority held that trade information may be gathered and made available provided no concerted action is planned thereon and provided that the data are open to the public.

The new Attorney General is understood by *Electrical World* to be "following a liberal policy in connection with trade association activities.



In Kohler Village

To the beauty of the homes of Kohler Village is due in no small measure the quality of Kohler products — enameled plumbing ware and private electric plants

NO woman, no matter how many servants she may have, can look at one of the large twin-drainboard Kohler sinks without a certain thrill of appreciation of its usefulness and beauty. Therein may lie a suggestion. If you are building or remodeling your own home, or if you are building what others will occupy, Kohler Ware, with its grace of design and its superb, uniformly white enamel, will add a special refinement of quality to the result—at no extra cost. Your architect knows Kohler Ware.

Kohler Co., Founded 1873, Kohler, Wis. • Shipping Point, Sheboygan, Wis.
BRANCHES IN PRINCIPAL CITIES

KOHLER OF KOHLER

Enameled Plumbing Ware

LIKELY as not you'd
 say "it's wood"
 when asked what a
 piano-action is made of. Now
 you know that it is HARD MAPLE.
 Same with the neat, flat
 platter you cut your bread
 on. It's HARD MAPLE. Play checkers?
 They're HARD MAPLE. So are tubs.
 So are tooth-picks, & steer-
 ing-wheels on good autos.
 And good auto bodies. Also
 railway ties. HARD MAPLE, everybody's
 everyday good wood, sure
 enough. Can you guess the
 148 other vital & artistic
 applications of HARD MAPLE, that
 World-standard "105%"
 hardwood? "Let's find out."

The New Hard Maple Book tells you.
 It's very interesting. And authentic.
 And worth filing. Free on request.

SEND YOUR NAME TO

The Northern Hard Maple Manufacturers

309 F. R. A. Building, Oshkosh, Wisconsin

NOTE: Hard Maple can be had in mixed shipments with Beech, Birch and other desirable Northern Hardwoods. Write for list of member mills.

Trade associations in doubt as to the legality of their statistical or other plans are being encouraged to submit any question they may have to the department." Editorially the journal says: "This decision and the traffic-policeman attitude of the Federal Trade Commission combine to encourage a greater efficiency and stabilization of business than has hitherto been possible. American business can now conduct its affairs intelligently."

Commerce and Finance rejoices in the decision as "but one of the many steps in the development of a workable economic policy for the American people."

The Iron Age points out that this decision "will open the door to the resumption of exchange of trade statistics as formerly practiced by these associations. Many of these associations flourished in metal-working lines."

Gathering opinion from various newspapers, The Literary Digest quotes:

From the Brooklyn Eagle: "This decision is part of the general trend toward relieving American business from the restraints imposed during the Administration of Presidents Roosevelt, Taft and Wilson."

From the New York Times: "Certainly this ruling will govern to a large extent the future business methods and manufacturing and selling operations of some of our greatest corporations."

"Apparently," says the Boston News-Bureau, "the kind of information disseminated by both the cement and the flooring associations to members of their trade is needed for the successful conduct of business."

The Brooklyn Citizen goes further—the Sherman Anti-trust Law itself should be repealed: "While the decisions are in line with the progressive thought of the country, it is still a handicap to American business to have the antiquated and archaic Sherman Anti-trust Law on the statute books."

The Cleveland Plain Dealer speaks for the minority, and finds the new interpretation a surprise: "It is doubtless true, as Justice Stone in the majority opinion of the Court says, that the acquisition of wider and more scientific knowledge of business conditions and the exchange of such information will stabilize price and production, but it is hard for a layman to think of such information being employed for public advantage. The Gary breakfasts of the early years of the century, and the gentlemen's agreements which came later, looked in exactly the same direction as the trade association which the Supreme Court now upholds. They, too, were designed to stabilize price and production, but the evidence that the consumer derived any benefit is scanty indeed. From the public point of view, stabilization of price in itself has little to commend it, when it results as it almost invariably does, in prices above the competitive level."

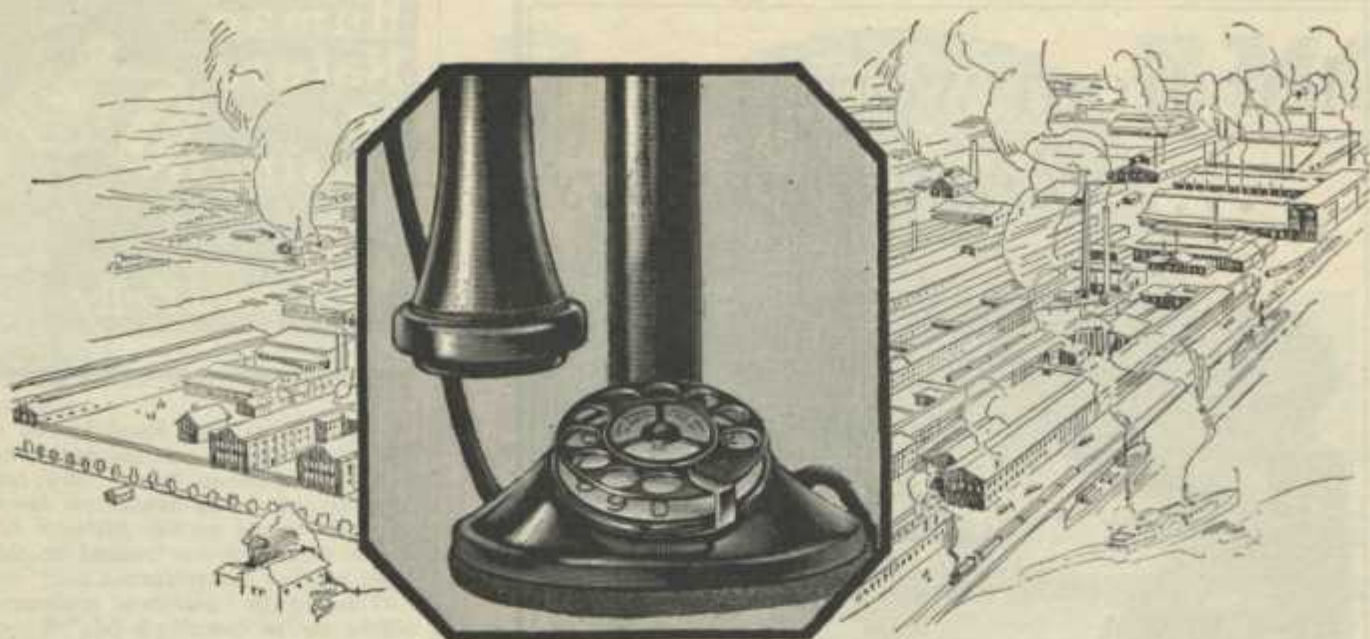
The New York World stands with the Cleveland paper in this matter and sounds a warning: "Producers are warned by the division of opinion among the judges and by the caveats and qualifications in the majority opinion of Mr. Justice Stone, that they must use their freedom with moderation. Business men have it in their power to prove that the decision is a wise one. If they abuse the privileges conferred, they will find a later Supreme Court reverting to the views of the hardwood case, and in effect informing the community that big business cannot be trusted with the use of a method inherently wise and intrinsically advantageous to consumers and producers as well."

French Bid Wins: Detroit

Steel Ordered Out of U. S.

THE TRADE PAPER DIGEST of May contained an item on the successful German bid for British shipbuilding. No doubt Americans were shocked at such a failure of British industry to best competition.

Michigan Manufacturer and Financial Record reports something quite equally shocking and much nearer home: "The recent letting, by the Detroit Water Department, after competitive bidding, of a contract for cast-iron pipe to a French concern."



68 Buildings that Work as One

Since 1840 the artisan has known a difference in saws. His preference for quality has built such a business for Henry Disston & Sons that at Philadelphia their factory site covers 65 acres and their 3600 workers are busy in 68 separate buildings

What a problem in effective co-ordination of units!

What a problem in rapid and convenient intercommunication!

What a perfect "set up" for the P-A-X!

Today the P-A-X is an integral part of the Disston organization. Without the services of an operator the P-A-X affords instant, accurate and direct telephone connections between all departments at any hour of the day or night.

No useless delays nor duplication of

efforts because one unit doesn't know what another is doing.

No expensive waiting while a messenger wanders around the 65 acres delivering a message or hunting an executive who isn't at his regular post.

The P-A-X delivers a message in 5 seconds or less and permits of an instant reply. If it is a matter concerning many, the Conference Wire allows any number of persons to talk the subject over while each is seated at his own desk.

Through its Code Call service the P-A-X provides for the immediate location of and conversation with any executive or important employee wherever in the plant they may be at the time.

Disston has 68 buildings in Philadelphia. The P-A-X keeps them as one



The P-A-X is a private automatic telephone exchange built of the same Stromberg type of Automatic telephone equipment being so widely adopted for city service. Besides its fundamental use for interior telephony, the P-A-X includes and co-ordinates such services as code call, conference, executive priority, emergency alarm, etc. It meets all intercommunication needs.

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Home Office and Factory, CHICAGO, ILL., Branch Offices: New York, 21 East Fortieth St.; Cleveland, Cuyahoga Bldg. Representatives in all principal cities. In Canada—Northern Electric Co., Ltd., 121 Shearer St., Montreal, P. Q. Abroad—International Automatic Telephone Co., Norfolk House, Norfolk St., Strand, London, W. C. 2, England. In Australia—Automatic Telephones, Ltd., Mendes Chambers, Castlereagh St., Sydney.

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TRADE MARK
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Automatic Electric Company is the originator of P-A-X and is the only organization in the United States manufacturing interior telephone equipment under this trademark. Its use by any other company is absolutely unauthorized.



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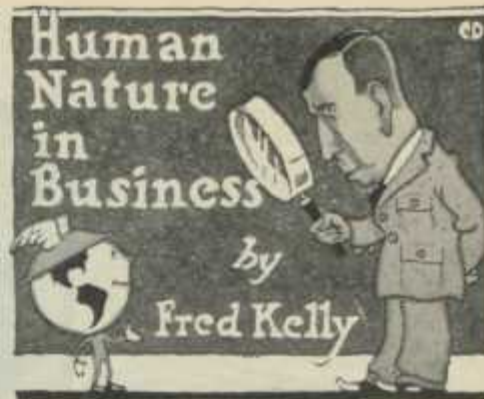
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A FRIEND of mine found himself out of a job a year or two ago and answered a want advertisement for a sales manager. After sending in his application he was as certain he would get the job as if he were already hired. I was amazed at this and asked him for an explanation.

"Think of the hundreds of applicants there will be for so desirable a job," I reminded him. "At best your own chances are as if you were reaching for a lucky number out of a hat."

"No, you're wrong," he declared. "My chances are better than any other fellow's, because I know better how to put in my application. I have never failed to land any job I applied for in response to an advertisement."

All the more astonishing, sure enough, he did get the job, just as he predicted. Naturally, I was all curiosity and demanded to know how it was done.

"To begin with," my friend explained, "I sent in three replies, properly timed, knowing full well that no other applicant would send in more than one. Each of these was on the best grade of stationery I could get and neatly typewritten. Now, when a man places a want ad in a Sunday paper, he'll send for the first batch of replies early Monday morning. He'll send for the others about noon and again late in the afternoon. He won't pay much attention to ads received after the first day. I contrived to have something to say to him in the early morning, at noon and also in the late afternoon stack of applications. After hearing from me three times as often as from anybody else, naturally it would dawn on him that I wanted the job. Moreover, he would be impressed with my enterprise, especially as my second and third letters gave additional information about myself. For example, in one letter I told him my telephone number and in the next one I told him just where I would be at different hours of the day if he should wish to reach me. In short," he added, "I made myself hard to resist."

WHILE driving through a strange city by automobile I was compelled to stop at a service station for repairs. When I offered a check in payment they referred me to a credit man and he was unwilling to cash my check without identification by a mutual acquaintance. As I knew no one in the city, I could only show him various letters in my pocket that should have been ample. But it took nearly twenty minutes of explanation and even recrimination before I could induce him to take a chance on me. What is it about me, I wonder, that makes men fear I might give bad checks? I intimated to the man that he was lacking in deductive faculty, unable to sift honesty from dishonesty and therefore a failure as a credit man. He re-

torted that he had a 100 per cent record, without a single loss. That confirmed my opinion that he is a failure. If a firm has a flat rule that no checks will be cashed for strangers and no credit or courtesies extended to them, such a policy could be carried out by an office boy. A record without a single loss by check or bad accounts can only mean such a play-it-safe policy that much possible business has been lost. It is only by taking an occasional chance and working on batting averages that a concern can build good-will through its credit department. A few dollars loss is small price for friendships and new business that a more accommodating policy attracts.

IT IS well known that it is now possible for a clever statistician to predict in a general way the long up and down swings of the stock market. Hence a statistician by buying stocks at the low point and selling at the high point could make much money. But I asked a group of statisticians how many persons they knew who had ever done so. They admitted that the number was exceedingly small. Many had tried it but in the long run somehow lost. We tried to figure out an explanation. This seems to be it: After a man finds that he can forecast with reasonable accuracy the long up and down swings, then he becomes impatient, unwilling to wait from one of these to the next and begins to speculate on the intermediate movements of stock prices. He even sells short when he thinks prices are about due for a brief fall. As these smaller movements are not nearly so predictable as major ones, he sooner or later goes wrong and loses all that he made or might have made if he had been patient enough to confine himself to the thing he really knew.

A SALES MANAGER for a big concern selling a clever machine for household use, advertised for salesmen capable of earning from \$100 to \$200 a week. He received fifty replies. Half of these were so stupidly worded that he immediately threw them out. He wrote to the other twenty-five asking them to call him by telephone. Twenty of these sounded promising enough to justify personal interviews. When they came to see him, he tested their tenacity by telling them everything discouraging about the job that he could think of. He added that it would be necessary for each applicant to attend a sort of night school for a week to receive a course of instruction in selling this particular article. Only sixteen showed up at the first session of this school and only twelve kept coming throughout the week. Of the dozen that finally went to work, only eight lasted more than two weeks and just four of these stayed for a year. One lone man stayed for two years.

IN DRIVING to the middle west from the Atlantic seaboard by automobile, I must have passed hundreds of little roadway stands for the sale of sandwiches and soft drinks. All these stands were almost identical in architecture and there was an equally noticeable similarity in kind of food. Most of it was not of any too high quality. Not one of the proprietors seemed to have a single original idea but simply did what he saw others doing. If you asked him the distance to the next town he couldn't tell, or if he did tell he was usually wrong. Anyone with enough originality to make a stand a little different along a main highway might make a small fortune before it dawned on the others what had



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Reduces the Upkeep Cost of Light Trucks in Rough Service

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The special arrangement of the staggered pockets gives the nearest cushioning to pneumatic tire yet developed—with absolute uniformity of strength, tread support, carrying capacity and mileage. No weak points.

Applied to regular truck wheels the same as a pneumatic—without changeover or service expense. Have the Firestone Service Dealer in your locality put a set of R. M. C. Tires on your light truck that gets the heavy work. Then check the savings.

MOST MILES PER DOLLAR

Firestone

AMERICANS SHOULD PRODUCE THEIR OWN RUBBER . . . *H.B. Firestone*

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Your thirsty employees want the kind of drinking water that satisfies them

THEY will prefer it from a Century Cooled Drinking Fountain because it is inviting, sanitary and convenient. A Century will save your time and theirs. They'll do better work.

In the Century the water does not touch the ice. The coils are made of copper, tinned inside and out. The ice chamber is tinned so it will not rust. All fittings are brass, nickel plated. The exclusive patented features, fine design and finish make it the best in its class. Priced at \$55.00 to \$114.00.

Write for booklet and dealer's name.

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IRVING-COLUMBIA customers outside of New York City are served by men who are thoroughly familiar with conditions in various parts of the country. Some of them have been bank executives in other cities; some have been representatives in the field.

Concentrated in the Out-of-Town Office, handling only business of out-of-town customers, the service of these specialists is more than a convenience. It is a practical assurance that every out-of-town transaction will be handled with understanding, accuracy and maximum speed.

Through an Advisory Board whose members are representative of important industries of the Nation, the Out-of-Town Office is kept constantly in touch with the requirements of customers in different parts of the country.

And back of the Out-of-Town Office is the entire Irving-Columbia organization, with resources of \$400,000,000 and active financial contacts in practically every important business center of America and of the world.

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TRUST COMPANY

NEW YORK CITY



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For all kinds of vertical filing. Fits any size. Consists of four separate compartments and two more divided either side of the drawer. Anyone in the office can install it. Free trial with no obligation to order. See Service literature necessary.

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THE NATIONAL CALENDAR
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How easy now to shop by mail, when orders sent by air and mail, positive attention prompt and quick, it's just the way to keep the track. Now *Nation's* are sold by mail, and can be had for little less, we want your check this very day, and do it now without delay. Three dollars for beautiful 11x14 25¢ personal art design, with no advertising. Money back if not pleased.

A. J. McDADE, 63 Park Row, New York

happened. Why doesn't somebody have food not exactly the same as his competitors? Instead of two stands 100 feet apart each trying to sell barbecued sandwiches, why doesn't one of them offer old-fashioned corn meal mush and milk? In nearly every line of retail business, nine out of ten sink their individuality and their chances of success by trying to be exactly the same as their competitors.

"ONE REASON why so many men fail in business is that they have less confidence in their own judgment about the business they know and understand than in the judgment of some casual acquaintance who doesn't know anything about what they are trying to do." This comment was made to me by Charles F. Kettering, inventor of the first electrical starter for automobiles. "A man studies his business and maps out a wise course," he went on, "but when some friend says: 'Oh, I don't think I'd do that,' he immediately turns tail and forsakes his plans. The only way to get anywhere is to get all the good advice available, then make a decision and stick to it."

I RECENTLY had a personal experience somewhat similar after advertising for a man and wife to work on a farm. About half the applicants asked how far the farm was from the nearest large city, even though this information was contained in the advertisement. I assumed that those who showed such lack of observation would be too stupid to be useful. Yet I called on several out of curiosity. Sure enough, I invariably found vacant stares in the faces of those who had asked needless questions. Most of the answers came from wives rather than from husbands but one man wrote telling me in detail what a good worker his wife was. From this I assumed that he would be a fat lazy fellow accustomed to letting his wife draw water and hew wood. This surmise, too, proved to be correct.

A CHAIN store proprietor tells me that it is practically impossible to lure women customers up even a short flight of stairs, but they can rather easily be attracted to bargains in the basement. They don't seem to think of the fact that they must eventually walk up again.

Who's Who in This Issue

F. S. TISDALE, a former managing editor of *NATION'S BUSINESS*, is one of our most frequent contributors.

RAYMOND C. WILLOUGHBY is a member of the staff of *NATION'S BUSINESS*.

WILL IRWIN. He lives and knows the San Francisco about which he writes in this issue.

HENRY SCHOTT is a member of the staff of *NATION'S BUSINESS*.

DWIGHT F. DAVIS is Acting Secretary of War of the United States.

WALTER CURTIS is president of Independent Industries, Inc., and has built up a big business by house-to-house selling.

TOY K. LOWE is vice-president of the San Francisco Chamber of Commerce and manager of the Nanking Fook Woh Company.

R. S. KELLOGG is secretary of the News Print Service Bureau, and author of "Pulp Wood and Wood Pulp in North America," "Lumber and Its Uses," etc.

O. M. KILE, author of "The Farm Bureau Movement," is one of our regular contributors.

DONALD MACGREGOR is a professional writer.

A BUSINESS MAN'S NEWSPAPER

The solid citizen--the kind who buys bonds and stocks, and is on the lookout for judicious investments to add to his prosperity--is the type of man you'll find reading the San Francisco Chronicle.



For the Chronicle is the business man's conception of an informative and interesting newspaper. He reads this paper through, for he knows that he will get a comprehensive and accurate summary of events in its pages. And he turns to the financial section for dependable information of New York exchanges--Chicago grain reports--dispatches from the markets of the world. Wholesalers read this section for its completeness of produce and grocery reports; farmers and commission merchants accept the reviews of produce markets, Coast and Eastern, as authoritative.



Business men in every line--people of sound financial standing read the Chronicle daily. That is why it is profitable to advertise in this newspaper. The San Francisco Chronicle represents a class above the average in buying power.

San Francisco Chronicle



WASHINGTON

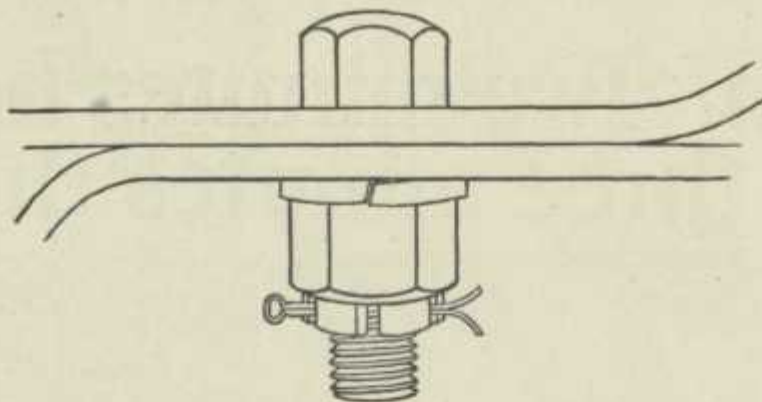


It is easy to show pictures of the G-E street lighting equipment that will make Washington as beautiful by night as by day. But there is something such pictures cannot show—the service of an institution which has won leadership in the street lighting art. This experience is available to any city, large or small.

The Capitol at Washington is a notable example of the beauty of floodlighting. And now the Washington Commission of Fine Arts has concluded one of the most thorough studies of street lighting ever made.

The plan for lighting Washington which the Commission has adopted was prepared by illuminating engineers of the General Electric Company.

GENERAL ELECTRIC



The extra safeguard

To prevent a nut backing off a bolt, engineers generally use a split washer or nut-lock. But to make assurance doubly sure they also secure the nut with a cotter-pin.

The same principle should apply to your business. You need sound, adequate insurance against loss by fire. In addition you should have the added security of the Hartford's Fire Prevention Engineering Service to check up your fire hose, fire doors, extinguishers, watchmen system, housekeeping, the handling of processes or material, and the like. An inspection may reveal a grave, though unnoticed danger. The services of the Hartford's corps of engineers is free to property owners who cooperate with the Hartford.

There is a Hartford agent near you. He can put you in touch with this fire prevention service. If you do not know his name, write to the

HARTFORD FIRE INSURANCE CO.
HARTFORD, CONN.



The Hartford Fire Insurance Company and the Hartford Accident and Indemnity Company write practically every form of insurance except life

Saved! Two minutes here; three minutes there.

The 2 to 3 ton
4 cylinder
Autocar
(wheelbase 114 inches)
turning circle is
only 38 feet
in diameter



Drawn from a photograph

WHEN the cost figures for the year are made up, Autocars show a definite saving in dollars and cents because of their distinctive short wheelbase handiness.

Winding through thick traffic Autocars don't have to wait for big open-

ings. When it comes to a delivery or pick-up in tight places, Autocars can maneuver in a surprisingly small area.

Even after the day's work, Autocar short wheelbase saves money, because Autocars require less garage space.

The Autocar Company, Ardmore, Pa.

ESTABLISHED 1897

Direct Factory "Autocar Sales and Service" Branches or Affiliated Representatives in

*Albany	*Buffalo	*Detroit	*Los Angeles	Orlando	*San Diego	Tampa
*Allentown	*Camden	*Erie	*Memphis	*Paterson	*San Francisco	Trenton
Altoona	*Charlotte	*Fall River	*Miami	*Philadelphia	*San Jose	*Washington
*Atlanta	*Chester	*Fresno	*Newark	*Pittsburgh	*Schenectady	West Palm Beach
*Atlantic City	*Chicago	Harrisburg	*New Bedford	*Providence	Scranton	*Wheeling
*Baltimore	*Cleveland	Indianapolis	*New Haven	*Reading	Shamokin	Wilkes-Barre
Binghamton	Columbus	Jersey City	*New York	*Richmond	*Springfield	Williamsport
*Boston	*Dallas	Lancaster	*Norfolk	*Rochester	*St. Louis	*Wilmington
*Bronx	Denver	Lawrence	*Oakland	*Sacramento	*Stockton	*Worcester
*Brooklyn					*Syracuse	York

* Indicates Direct Factory Branch

Autocar

gas and electric trucks

EITHER OR BOTH - AS YOUR WORK REQUIRES